

WHAT IS CLAIMED IS:

1. A method of estimating liability for an accident, comprising:

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providing to a computer system a real set of characteristics of a real accident;
wherein the computer system is configured to access a memory, and wherein the
memory comprises sets of characteristics for past or theoretical accidents
associated with estimates of liability;

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comparing the real set of characteristics to the sets of characteristics relating to the
past or theoretical accidents to determine a nearest matching set of
characteristics among the sets of characteristics relating to the past or theoretical
accidents; and

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determining an estimate of liability for the real accident based on the estimate of
liability associated with the nearest matching set of characteristics.

2. The method of claim 1, wherein the memory further comprises a database, and
wherein the sets of characteristics for the past or theoretical accidents are stored in the
database.

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3. The method of claim 1, wherein the real accident comprises a collision involving one
or more vehicles.

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4. The method of claim 1, wherein the real accident comprises a collision involving two
vehicles.

5. The method of claim 1, wherein the real accident comprises a collision involving one or more vehicles, and wherein determining an estimate of liability comprises determining an estimate of liability for a driver of the one or more vehicles.

6. The method of claim 1, wherein the real accident comprises a collision involving one or more vehicles, wherein determining an estimate of liability comprises determining an estimate of liability for a driver of the one or more vehicles and for one or more additional parties, wherein the one or more additional parties contributed to the real accident.

7. The method of claim 1, wherein the estimate of liability is expressed as a percentage.

8. The method of claim 1, wherein the estimate of liability is expressed as a range of liability.

9. The method of claim 1, wherein the real set of characteristics comprises a right of way for a vehicle in the real accident.

10. The method of claim 1, wherein the real set of characteristics comprises a roadway configuration.

11. The method of claim 1, wherein the real set of characteristics comprises a roadway configuration, and wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

12. The method of claim 1, wherein the real set of characteristics comprises an accident type.

13. The method of claim 1, wherein the real set of characteristics comprises an accident type, and wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

14. The method of claim 1, wherein the real set of characteristics comprises an impact point for a vehicle in the real accident.

15. The method of claim 1, wherein the real set of characteristics comprises an impact point for a vehicle in the real accident, and wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

16. The method of claim 1, wherein the real set of characteristics comprises an impact point for each vehicle involved in the real accident.

17. The method of claim 1, wherein the real set of characteristics comprises an impact point for each vehicle involved in the real accident, and wherein the impact point for each vehicle is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

18. The method of claim 1, wherein the real set of characteristics comprises a right of way for a vehicle in the real accident and a roadway configuration.

19. The method of claim 1, wherein the real set of characteristics comprises a right of way for a vehicle in the real accident and a roadway configuration, and wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

20. The method of claim 1, wherein the real set of characteristics comprises a right of way for a vehicle in the real accident and an accident type.

21. The method of claim 1, wherein the real set of characteristics comprises a right of way for a vehicle in the real accident and an accident type, and wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing; a head on, and a straight cross traffic collision.

22. The method of claim 1, wherein the real set of characteristics comprises a right of way for a vehicle in the real accident and an impact point of the vehicle involved in the real accident.

23. The method of claim 1, wherein the real set of characteristics comprises a right of way for a vehicle in the real accident and an impact point of the vehicle involved in the real accident, and wherein the impact point is selected from the group consisting of

right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

5 24. The method of claim 1, wherein the real set of characteristics comprises a roadway configuration and an accident type.

25. The method of claim 1, wherein the real set of characteristics comprises a roadway configuration and an accident type, and wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn; a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

26. The method of claim 1, wherein the real set of characteristics comprises a roadway configuration and an accident type, and wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

27. The method of claim 1, wherein the real set of characteristics comprises a roadway configuration and an impact point of a vehicle involved in the real accident.

28. The method of claim 1, wherein the real set of characteristics comprises a roadway configuration and an impact point of a vehicle involved in the real accident, and wherein the roadway configuration is selected from the group consisting of a two or

more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

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29. The method of claim 1, wherein the real set of characteristics comprises a roadway configuration and an impact point of a vehicle involved in the real accident, and wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

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30. The method of claim 1, wherein the real set of characteristics comprises an accident type and an impact point of a vehicle involved in the real accident.

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31. The method of claim 1, wherein the real set of characteristics comprises an accident type and an impact point of a vehicle involved in the real accident, and wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

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32. The method of claim 1, wherein the real set of characteristics comprises an accident type and an impact point of a vehicle involved in the real accident, and wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

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33. The method of claim 1, wherein the real set of characteristics comprises a right of way for a vehicle in the real accident, a roadway configuration, and an accident type.

34. The method of claim 1, wherein the real set of characteristics comprises a right of way for a vehicle in the real accident, a roadway configuration, and an accident type, and wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

35. The method of claim 1, wherein the real set of characteristics comprises a right of way for a vehicle in the real accident, a roadway configuration, and an accident type, and wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

36. The method of claim 1, wherein the real set of characteristics comprises a right of way for a vehicle in the accident, a roadway configuration, and an impact point of the vehicle involved in the real accident.

37. The method of claim 1, wherein the real set of characteristics comprises a right of way for a vehicle in the accident, a roadway configuration, and an impact point of the vehicle involved in the real accident, and wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a

median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

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38. The method of claim 1, wherein the real set of characteristics comprises a right of way for a vehicle in the accident, a roadway configuration, and an impact point of the vehicle involved in the real accident, and wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

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39. The method of claim 1, wherein the real set of characteristics comprises a right of way for a vehicle in the real accident, an accident type, and an impact point of the vehicle involved in the real accident.

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40. The method of claim 1, wherein the real set of characteristics comprises a right of way for a vehicle in the real accident, an accident type, and an impact point of the vehicle involved in the real accident, and wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

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41. The method of claim 1, wherein the real set of characteristics comprises a right of way for a vehicle in the real accident, an accident type, and an impact point of the vehicle involved in the real accident, and wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-

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panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

42. The method of claim 1, wherein the real set of characteristics comprises a roadway configuration, an accident type, and an impact point of a vehicle involved in the real accident.

43. The method of claim 1, wherein the real set of characteristics comprises a roadway configuration, an accident type, and an impact point of a vehicle involved in the real accident, and wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

44. The method of claim 1, wherein the real set of characteristics comprises a roadway configuration, an accident type, and an impact point of a vehicle involved in the real accident, and wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

45. The method of claim 1, wherein the real set of characteristics comprises a roadway configuration, an accident type, and an impact point of a vehicle involved in the real accident, and wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner,

rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

46. The method of claim 1, wherein the real set of characteristics comprises a right of way for a vehicle in the real accident, a roadway configuration, an accident type, and an impact point of the vehicle involved in the real accident.

47. The method of claim 1, wherein the real set of characteristics comprises a right of way for a vehicle in the real accident, a roadway configuration, an accident type, and an impact point of the vehicle involved in the real accident, and wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

48. The method of claim 1, wherein the real set of characteristics comprises a right of way for a vehicle in the real accident, a roadway configuration, an accident type, and an impact point of the vehicle involved in the real accident, and wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

49. The method of claim 1, wherein the real set of characteristics comprises a right of way for a vehicle in the real accident, a roadway configuration, an accident type, and an impact point of the vehicle involved in the real accident, and wherein the impact point is selected from the group consisting of right front corner, right front fender, right

middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

50. The method of claim 1, wherein determining an estimate of liability comprises

5 determining a base liability estimate and one or more factor estimates, the method further comprising determining a final liability estimate based on the base liability estimate and the one or more factor estimates.

51. The method of claim 50, wherein the one or more factor estimates comprise an

10 estimate of an effect on liability of a factor, and wherein the factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off,
15 speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

52. The method of claim 50, further comprising adjusting the one or more factor
20 estimates with a situational weight.

53. The method of claim 50, further comprising adjusting a sum of the one or more factors with a factor influence, wherein the factor influence is estimated from knowledge obtained from experienced claims adjusters.

25 54. The method of claim 50, further comprising adjusting the one or more factors with a ranking factor, wherein the ranking factor is estimated from knowledge obtained from experienced claims adjusters.

55. The method of claim 1, further comprising determining one or more situational weights based on circumstances relating to the real accident.

56. The method of claim 1, wherein the accident comprises a collision of one or more vehicles, wherein the computer system is further configured to determine at least one factor estimate, wherein the at least one factor estimate comprises an estimate of an effect on liability of a factor, and wherein the factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

57. The method of claim 56, further comprising adjusting the at least one factor estimate with a situational weight.

58. The method of claim 57, wherein the situational weight is estimated from knowledge obtained from experienced claims adjusters.

59. The method of claim 57, wherein the situational weight is estimated from circumstances relating to the vehicle accident.

60. The method of claim 56, further comprising determining a sum of the at least one factor estimate, and adjusting the sum of the at least one factor estimate with a factor influence.

61. The method of claim 56, further comprising adjusting the at least one factor estimate with a ranking factor.

62. The method of claim 1, wherein the estimate of liability is a range, and wherein the range is estimated by a range radius.

63. The method of claim 1, wherein the estimate of liability is a range, wherein the range is estimated by a range radius, and wherein the range radius is adjusted by a snap-to radius.

64. The method of claim 1, wherein the computer system is further configured to access a different memory containing information useful for determining a right of way for a vehicle.

65. The method of claim 1, wherein the computer system is further configured to access the memory, and wherein the memory comprises information useful for determining a right of way for a vehicle.

66. The method of claim 1, wherein the computer system is further configured to access a different memory containing information about laws in a jurisdiction applicable to the real accident.

67. The method of claim 1, wherein the computer system is further configured to access the memory, and wherein the memory comprises information about laws in a jurisdiction applicable to the real accident.

68. The method of claim 1, wherein the computer system is further configured to access a different memory containing information useful for determining a right of way for a vehicle involved in the real accident, and wherein the computer system is further configured to determine the right of way for the vehicle.

69. The method of claim 1, wherein the computer system is further configured to access the memory, wherein the memory comprises information useful for determining a

right of way for a vehicle involved in the real accident, and wherein the computer system is further configured to determine the right of way for the vehicle.

70. A method of estimating liability for an accident, comprising:

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providing to a computer system a real set of characteristics relating to a real accident, wherein at least one of the real set of characteristics comprises a right of way for a vehicle in the accident;

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wherein the computer system is configured to access a memory, wherein the memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein at least one of the sets of characteristics for the past or theoretical accidents comprises a right of way for a vehicle in the past or theoretical accidents;

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comparing the real set of characteristics to the sets of characteristics relating to the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical accidents; and

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determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

71. The method of claim 70, wherein the memory further comprises a database, and

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wherein the sets of characteristics for the past or theoretical accidents are stored in the database.

72. The method of claim 70, wherein the real accident comprises a collision involving two vehicles.

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73. The method of claim 70, wherein the real accident comprises a collision involving one or more vehicles, and wherein determining an estimate of liability comprises determining an estimate of liability for a driver of the vehicle in the real accident.

5 74. The method of claim 70, wherein the real accident comprises a collision involving the vehicle in the real accident and one or more other vehicles, wherein determining an estimate of liability comprises determining an estimate of liability for a driver of the vehicle in the real accident and the one or more other vehicles and for one or more additional parties, and wherein the one or more additional parties contributed to the
 10 real accident.

75. The method of claim 70, wherein the estimate of liability is expressed as a percentage.

15 76. The method of claim 70, wherein the estimate of liability is expressed as a range of liability.

77. The method of claim 70, wherein the real set of characteristics further comprises a roadway configuration.

20 78. The method of claim 77, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

25 79. The method of claim 70, wherein the real set of characteristics further comprises an accident type.

30 80. The method of claim 79, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left

turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

81. The method of claim 70, wherein the real set of characteristics further comprises an impact point for the vehicle in the real accident.

82. The method of claim 81, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

83. The method of claim 70, wherein the real set of characteristics further comprises impact points for the vehicle in the real accident and one or more other vehicles.

84. The method of claim 83, wherein each impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

85. The method of claim 70, wherein the real set of characteristics further comprises a roadway configuration and an accident type.

86. The method of claim 70, wherein the real set of characteristics further comprises a roadway configuration and an impact point of the vehicle in the real accident.

87. The method of claim 70, wherein the real set of characteristics further comprises an accident type and an impact point of the vehicle in the real accident.

88. The method of claim 70, wherein the real set of characteristics further comprises a right of way for the vehicle in the real accident, a roadway configuration, and an accident type.

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89. The method of claim 70, wherein the real set of characteristics further comprises a roadway configuration, an accident type, and an impact point of the vehicle in the real accident.

10 90. The method of claim 70, wherein determining an estimate of liability comprises determining a base liability estimate and one or more factor estimates, the method further comprising determining a final liability estimate based on the base liability estimate and the one or more factor estimates.

15 91. The method of claim 90, wherein the one or more factor comprise an estimate of an effect on liability of a factor, and wherein the factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver
20 fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

25 92. The method of claim 70, wherein the accident comprises a collision of the vehicle and one or more other vehicles, wherein the computer system is further configured to determine at least one factor estimate, wherein the at least one factor estimate comprises an estimate of an effect on liability of a factor, and wherein the factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility,
30 alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver

inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

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93. The method of claim 70, wherein the estimate of liability is a range, and wherein the range is estimated by a range radius.

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94. The method of claim 70, wherein the estimate liability is a range, wherein the range is estimated by a range radius, and wherein the range radius is adjusted by a snap-to radius.

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95. The method of claim 70, wherein the computer system is further configured to access a different memory containing information useful for determining the right of way of the vehicle in the real accident.

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96. The method of claim 70, wherein the computer system is further configured to access a different memory containing information about laws in a jurisdiction applicable to the real accident.

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97. The method of claim 70, wherein the computer system is further configured to access a different memory containing information useful for determining the right of way of the vehicle in the real accident, and wherein the computer system is further configured to determine the right of way of the vehicle.

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98. A method of estimating liability for an accident, comprising:

providing to a computer system a real set of characteristics relating to a real accident, wherein at least one of the real set of characteristics comprises a roadway configuration at the location of the real vehicle accident;

wherein the computer system is configured to access a memory, wherein the memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein at least one of the sets of characteristics for the past or theoretical accidents comprises a roadway configuration at the location of one of the past or theoretical accidents;

comparing the real set of characteristics to the sets of characteristics relating to the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical accidents; and

determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

99. The method of claim 98, wherein the memory further comprises a database, and wherein the sets of characteristics for the past or theoretical accidents are stored in the database.

100. The method of claim 98, wherein the real accident comprises a collision involving one or more vehicles.

101. The method of claim 98, wherein the real accident comprises a collision involving one or more vehicles, and wherein determining an estimate of liability comprises determining an estimate of liability for a driver of at least one of the one or more vehicles.

102. The method of claim 98, wherein the real accident comprises a collision involving one or more vehicles, wherein determining an estimate of liability comprises determining an estimate of liability for a driver of at least one of the one or more

vehicles in the real accident and for one or more additional parties, and wherein the one or more additional parties contributed to the real accident.

103. The method of claim 98, wherein the estimate of liability is expressed as a percentage.

104. The method of claim 98, wherein the estimate of liability is expressed as a range of liability.

105. The method of claim 98, wherein the real set of characteristics further comprises a right of way for a vehicle in the real accident.

106. The method of claim 98, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

107. The method of claim 98, wherein the real set of characteristics further comprises an accident type.

108. The method of claim 107, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

109. The method of claim 98, wherein the real set of characteristics further comprises an impact point for a vehicle in the real accident.

110. The method of claim 109, wherein the impact point is selected from the group consisting of *right front corner*, *right front fender*, *right middle*, *right rear quarter-panel*, *right rear corner*, *rear middle*, *left rear corner*, *left rear quarter-panel*, *left middle*, *left front fender*, *left front corner*, and *front middle*.

111. The method of claim 98, wherein the real set of characteristics further comprises a right of way for a vehicle in the real accident and an accident type.

112. The method of claim 98, wherein the real set of characteristics further comprises a right of way for a vehicle in the real accident and an impact point of the vehicle in the real accident.

113. The method of claim 98, wherein the real set of characteristics further comprises an accident type and an impact point of the vehicle in the real accident.

114. The method of claim 98, wherein the real set of characteristics further comprises a right of way for a vehicle in the real accident, an accident type, and an impact point of the vehicle in the real accident.

115. The method of claim 98, wherein determining an estimate of liability comprises determining a base liability estimate and one or more factor estimates, the method further comprising determining a final liability estimate based on the base liability estimate and the one or more factor estimates.

116. The method of claim 115, wherein the one or more factor estimates comprise an estimate of an effect on liability of a factor, and wherein the factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road

condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

117. The method of claim 98, wherein the accident comprises a collision of one or more vehicles, wherein the computer system is further configured to determine at least one factor estimate, wherein the at least one factor estimate comprise an estimate of an effect on liability of a factor, and wherein the factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

118. The method of claim 98, wherein the estimate of liability is a range, and wherein the range is estimated by a range radius.

119. The method of claim 98, wherein the estimate of liability is a range, wherein the range is estimated by a range radius, and wherein the range radius is adjusted by a snap-to radius.

120. The method of claim 98, wherein the computer system is further configured to access a different memory containing information useful for determining a right of way for a vehicle.

121. The method of claim 98, wherein the computer system is further configured to access a different memory containing information about laws in a jurisdiction applicable to the real vehicle accident.

5 122. The method of claim 98, wherein the computer system is further configured to access a different memory containing information useful for determining a right of way of a vehicle in the real vehicle accident, and wherein the computer system is further configured to determine the right of way of the vehicle.

10 123. A method of estimating liability for an accident, comprising:

providing to a computer system a real set of characteristics relating to a real accident, wherein at least one of the real set of characteristics comprises an accident type;

15 wherein the computer system is configured to access a memory, wherein the memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein at least one of the sets of characteristics for the past or theoretical accidents comprises an accident type of the past or theoretical accidents;

20 comparing the real set of characteristics to the sets of characteristics relating to the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical accidents; and

25 determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

124. The method of claim 123, wherein the memory further comprises a database, and wherein the sets of characteristics for past or theoretical accidents are stored in the database.

5 125. The method of claim 123, wherein the real accident comprises a collision involving one or more vehicles.

126. The method of claim 123, wherein the real accident comprises a collision involving one or more vehicles, and wherein determining an estimate of liability
10 comprises determining an estimate of liability for a driver of at least one of the one or more vehicles.

127. The method of claim 123, wherein the real accident comprises a collision involving one or more vehicles, wherein determining an estimate of liability
15 comprises determining an estimate of liability for a driver of at least one of the one or more vehicles and for one or more additional parties, and wherein the one or more additional parties contributed to the real accident.

128. The method of claim 123, wherein the estimate of liability is expressed as a
20 percentage.

129. The method of claim 123, wherein the estimate of liability is expressed as a range of liability.

25 130. The method of claim 123, wherein the real set of characteristics further comprises a right of way for a vehicle in the real accident.

131. The method of claim 123, wherein the real set of characteristics further comprises a roadway configuration.
30

132. The method of claim 131, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

133. The method of claim 123, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

134. The method of claim 123, wherein the real set of characteristics further comprises an impact point for a vehicle in the real accident.

135. The method of claim 134, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

136. The method of claim 123, wherein the real set of characteristics further comprises an impact point for more than one vehicle involved in the real accident.

137. The method of claim 136, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

138. The method of claim 123, wherein the real set of characteristics further comprises a right of way of a vehicle in the real accident and a roadway configuration.

139. The method of claim 123, wherein the real set of characteristics further comprises a right of way of a vehicle in the real accident and an impact point of the vehicle in the real accident.

140. The method of claim 123, wherein the real set of characteristics further comprises a roadway configuration and an impact point of a vehicle in the real accident.

141. The method of claim 123, wherein the real set of characteristics further comprises a right of way of a vehicle in the accident, a roadway configuration, and an impact point of the vehicle in the real accident.

142. The method of claim 123, wherein determining an estimate of liability comprises determining a base liability estimate and one or more factor estimates, the method further comprising determining a final liability estimate based on the base liability estimate and the one or more factor estimates.

143. The method of claim 142, wherein the one or more factor estimates comprise an estimate of an effect on liability of a factor; and wherein the factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

150. A method of estimating liability for an accident, comprising:

providing to a computer system a real set of characteristics relating to a real accident,
5 wherein at least one of the real set of characteristics comprises an impact point
for a vehicle involved in the real accident;

wherein the computer system is configured to access a memory, wherein the memory
comprises sets of characteristics for past or theoretical accidents associated with
10 estimates of liability, and wherein at least one of the sets of characteristics for
the past or theoretical accidents comprises an impact point for a vehicle involved
in one of the past or theoretical accidents;

comparing the real set of characteristics to the sets of characteristics relating to the
15 past or theoretical accidents to determine a nearest matching set of
characteristics among the sets of characteristics relating to the past or theoretical
accidents; and

determining an estimate of liability for the real accident based on the estimate of
20 liability associated with the nearest matching set of characteristics.

151. The method of claim 150, wherein the memory further comprises a database, and
wherein the sets of characteristics for past or theoretical accidents are stored in the
database.

152. The method of claim 150, wherein the real accident comprises a collision
involving the vehicle and one or more other vehicles.

153. The method of claim 150, wherein the real accident comprises a collision
30 involving the vehicle and one or more other vehicles, and wherein determining an

estimate of liability comprises determining an estimate of liability for a driver of at least the vehicle or the one or more other vehicles.

154. The method of claim 150, wherein the real accident comprises a collision involving the vehicle and one or more other vehicles, wherein determining an estimate of liability comprises determining an estimate of liability for a driver of at least the vehicle or the one or more other vehicles and for one or more additional parties, and wherein the one or more additional parties contributed to the real accident.

155. The method of claim 150, wherein the estimate of liability is expressed as a percentage.

156. The method of claim 150, wherein the estimate of liability is expressed as a range of liability.

157. The method of claim 150, wherein the real set of characteristics further comprises a right of way for the vehicle in the real accident.

158. The method of claim 150, wherein the real set of characteristics further comprises a roadway configuration.

159. The method of claim 158, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

160. The method of claim 150, wherein the real set of characteristics further comprises an accident type.

161. The method of claim 160, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

162. The method of claim 150, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

163. The method of claim 150, wherein the real set of characteristics further comprises a right of way for the vehicle in the real accident and a roadway configuration.

164. The method of claim 150, wherein the real set of characteristics further comprises a right of way for the vehicle in the real accident and an accident type.

165. The method of claim 150, wherein the real set of characteristics further comprises a roadway configuration and an accident type.

166. The method of claim 150, wherein the real set of characteristics further comprises a right of way for the vehicle in the real accident, a roadway configuration, and an accident type.

167. The method of claim 150, wherein determining an estimate of liability comprises determining a base liability estimate and one or more factor estimates, the method

further comprising determining a final liability estimate based on the base liability estimate and the one or more factor estimates.

168. The method of claim 167, wherein the one or more factor estimates comprise an estimate of an effect on liability of a factor; and wherein the factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

169. The method of claim 150, wherein the accident comprises a collision of the vehicle and one or more other vehicles, wherein the computer system is further configured to determine at least one factor estimate, wherein the at least one factor estimate comprise an estimate of an effect on liability of a factor; and wherein the factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

170. The method of claim 150, wherein the estimate of liability is a range, and wherein the range is estimated by a range radius.

171. The method of claim 150, wherein the estimate liability is a range, wherein the range is estimated by a range radius, and wherein the range radius is adjusted by a snap-to radius.

5 172. The method of claim 150, wherein the computer system is further configured to access a different memory containing information useful for determining a right of way for the vehicle.

10 173. The method of claim 150, wherein the computer system is further configured to access a different memory containing information about laws in a jurisdiction applicable to the real accident.

15 174. The method of claim 150, wherein the computer system is further configured to access a different memory containing information useful for determining a right of way for the vehicle in the real accident, and wherein the computer system is further configured to determine the right of way for the vehicle.

20 175. A method of estimating liability for an accident, comprising:
providing to a computer system a real set of characteristics relating to a real accident, wherein at least two of the set of real characteristics comprise a right of way for a vehicle in the real accident and a roadway configuration at the location of the real accident;
25 wherein the computer system is configured to access a memory, wherein the memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein at least two of the sets of characteristics for the past or theoretical accidents comprise a right of way for a vehicle in one of the past or theoretical accidents and a roadway configuration at the location of
30 the past or theoretical accident;

comparing the real set of characteristics to the sets of characteristics relating to the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical accidents; and

determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

176. The method of claim 175, wherein the memory comprises a database, and wherein the sets of characteristics for the past or theoretical accidents are stored in the database.

177. The method of claim 175, wherein the real accident comprises a collision involving the vehicle and one or more other vehicles.

178. The method of claim 175, wherein the real accident comprises a collision involving the vehicle and one or more other vehicles, and wherein determining an estimate of liability comprises determining an estimate of liability for a driver of at least the vehicle or the one or more other vehicles in the real accident.

179. The method of claim 175, wherein the real accident comprises a collision involving the vehicle and one or more other vehicles, wherein determining an estimate of liability comprises determining an estimate of liability for a driver of at least the vehicle or the one or more other vehicles and for one or more additional parties, and wherein the one or more additional parties contributed to the real accident.

180. The method of claim 175, wherein the estimate of liability is expressed as a percentage.

181. The method of claim 175, wherein the estimate of liability is expressed as a range of liability.

182. The method of claim 175, wherein the roadway configuration at the location of the real accident is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

183. The method of claim 175, wherein the real set of characteristics further comprises an accident type.

184. The method of claim 183, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

185. The method of claim 175, wherein the real set of characteristics further comprises an impact point for the vehicle.

186. The method of claim 185, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

187. The method of claim 175, wherein the real set of characteristics comprises an impact point for the vehicle and one or more other vehicles involved in the real accident.

5 188. The method of claim 187, wherein each impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

10 189. The method of claim 175, wherein the real set of characteristics further comprises an accident type and an impact point for the vehicle.

15 190. The method of claim 175, wherein determining an estimate of liability comprises determining a base liability estimate and one or more factor estimates, the method further comprising determining a final liability estimate based on the base liability estimate and the one or more factor estimates.

20 191. The method of claim 190, wherein the one or more factor estimates comprise an estimate of an effect on liability of a factor; and wherein the factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to
25 take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

30 192. The method of claim 175, wherein the accident comprises a collision of the vehicle and one or more other vehicles, wherein the computer system is further configured to determine at least one factor estimate, wherein the at least one factor

estimate comprise an estimate of an effect on liability of a factor; and wherein the factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective
5 lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

10 193. The method of claim 175, wherein the estimate of liability is a range, and wherein the range is estimated by a range radius.

15 194. The method of claim 175, wherein the estimate liability is a range, wherein the range is estimated by a range radius, and wherein the range radius is adjusted by a snap-to radius.

20 195. The method of claim 175, wherein the computer system is further configured to access a different memory containing information useful for determining the right of way for the vehicle.

196. The method of claim 175, wherein the computer system is further configured to access a different memory containing information about laws in a jurisdiction applicable to the real accident.

25 197. The method of claim 175, wherein the computer system is further configured to access a different memory containing information useful for determining the right of way for the vehicle in the real accident, and wherein the computer system is further configured to determine the right of way for the vehicle.

30 198. A method of estimating liability for an accident, comprising:

providing to a computer system a real set of characteristics relating to a real accident,
wherein at least two of the real set of characteristics comprise a right of way for
a vehicle in the real accident and an accident type of the real accident;

5

wherein the computer system is configured to access a memory, wherein the memory
comprises sets of characteristics for past or theoretical accidents associated with
estimates of liability, and wherein at least two of the sets of characteristics for
the past or theoretical accidents comprise a right of way for a vehicle in the past
or theoretical accident and an accident type of the past or theoretical accident;

10

comparing the real set of characteristics to the sets of characteristics relating to the
past or theoretical accidents to determine a nearest matching set of
characteristics among the sets of characteristics relating to the past or theoretical
accidents; and

15

determining an estimate of liability for the real accident based on the estimate of
liability associated with the nearest matching set of characteristics.

20 199. The method of claim 198, wherein the memory comprises a database, and wherein
the sets of characteristics for the past or theoretical accidents are stored in the
database.

25

200. The method of claim 198, wherein the real accident comprises a collision
involving the vehicle and one or more other vehicles.

201. The method of claim 198, wherein the real accident comprises a collision
involving the vehicle and one or more other vehicles, wherein determining an
estimate of liability comprises determining an estimate of liability for a driver of at
least the vehicle or the one or more other vehicles.

30

202. The method of claim 198, wherein the real accident comprises a collision involving the vehicle and one or more other vehicles, wherein determining an estimate of liability comprises determining an estimate of liability for a driver of at least the vehicle or the one or more other vehicles and for one or more additional parties, and wherein the one or more additional parties contributed to the real accident.

203. The method of claim 198, wherein the estimate of liability is expressed as a percentage.

204. The method of claim 198, wherein the estimate of liability is expressed as a range of liability.

205. The method of claim 198, wherein the real set of characteristics further comprises a roadway configuration.

206. The method of claim 205, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

207. The method of claim 198, wherein the accident type of the real accident is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

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208. The method of claim 198, wherein the real set of characteristics further comprises an impact point for the vehicle in the real accident.

5 209. The method of claim 208, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, or front middle.

10 210. The method of claim 198, wherein the real set of characteristics further comprises an impact point for the vehicle and one or more other vehicles in the real accident.

15 211. The method of claim 210, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

20 212. The method of claim 198, wherein the real set of characteristics further comprises a roadway configuration and an impact point of the vehicle and one or more other vehicles involved in the real accident.

25 213. The method of claim 198, wherein determining an estimate of liability comprises determining a base liability estimate and one or more factor estimates, the method further comprising determining a final liability estimate based on the base liability estimate and the one or more factor estimates.

30 214. The method of claim 213, wherein the one or more factor estimates comprise an estimate of an effect on liability of a factor; and wherein the factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility,

alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

215. The method of claim 198, wherein the accident comprises a collision of the vehicle and one or more other vehicles, wherein the computer system is further configured to determine at least one factor estimate, wherein the at least one factor estimate comprise an estimate of an effect on liability of a factor; and wherein the factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

216. The method of claim 198, wherein the estimate of liability is a range, and wherein the range is estimated by a range radius.

217. The method of claim 198, wherein the estimate liability is a range, wherein the range is estimated by a range radius, and wherein the range radius is adjusted by a snap-to radius.

218. The method of claim 198, wherein the computer system is further configured to access a different memory containing information useful for determining the right of way for the vehicle in the real accident.

219. The method of claim 198, wherein the computer system is further configured to access a different memory containing information about laws in a jurisdiction applicable to the real accident.

5 220. The method of claim 198, wherein the computer system is further configured to access a different memory containing information useful for determining the right of way for the vehicle in the real accident, and wherein the computer system is further configured to determine the right of way for the vehicle in the real accident.

10 221. A method of estimating liability for an accident, comprising:

providing to a computer system a real set of characteristics relating to a real accident, wherein at least two of the real set of characteristics comprise a right of way for a vehicle in the real accident and an impact point of the vehicle in the real
15 accident;

wherein the computer system is configured to access a memory, wherein the memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein at least two of the sets of characteristics for
20 the past or theoretical accidents comprise a right of way for a vehicle in one of the past or theoretical accidents and an impact points of the vehicle in the one past or theoretical accident;

comparing the real set of characteristics to the sets of characteristics relating to the
25 past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical accidents; and

determining an estimate of liability for the real accident based on the estimate of
30 liability associated with the nearest matching set of characteristics.

222. The method of claim 221, wherein the memory comprises a database, and wherein the sets of characteristics for the past or theoretical accidents are stored in the database.

5

223. The method of claim 221, wherein the real accident comprises a collision involving the vehicle and one or more other vehicles.

224. The method of claim 221, wherein the real accident comprises a collision involving the vehicle and one or more other vehicles, and wherein determining an estimate of liability comprises determining an estimate of liability for a driver of at least the vehicle or the one or more other vehicles in the real accident.

225. The method of claim 221, wherein the real accident comprises a collision involving the vehicle and one or more other vehicles, wherein determining an estimate of liability comprises determining an estimate of liability for a driver of at least the vehicle or the one or more other vehicles in the real accident and for one or more additional parties, and wherein the one or more additional parties contributed to the real accident.

20

226. The method of claim 221, wherein the estimate of liability is expressed as a percentage.

227. The method of claim 221, wherein the estimate of liability is expressed as a range of liability.

25

228. The method of claim 221, wherein the real set of characteristics further comprises a roadway configuration at the location of the real accident.

229. The method of claim 228, wherein the roadway configuration is selected from the

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group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

5

230. The method of claim 221, wherein the real set of characteristics further comprises an accident type of the real accident.

10 231. The method of claim 230, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a
15 head on, and a straight cross traffic collision.

232. The method of claim 221, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left
20 middle, left front fender, left front corner, and front middle.

233. The method of claim 221, wherein the real set of characteristics further comprises a roadway configuration of a location of the real accident and an accident type of the real accident.

25

234. The method of claim 221, wherein determining an estimate of liability comprises determining a base liability estimate and one or more factor estimates, the method further comprising determining a final liability estimate based on the base liability estimate and the one or more factor estimates.

30

235. The method of claim 234, wherein the one or more factor estimates comprise an estimate of an effect on liability of a factor, and wherein the factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

236. The method of claim 221, wherein the accident further comprises a collision of the vehicle and the one or more other vehicles, wherein the computer system is configured to determine at least one factor estimate, wherein the at least one factor estimate comprises an estimate of an effect on liability of a factor, and wherein the factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, or improper signaling.

237. The method of claim 221, wherein the estimate of liability is a range, and wherein the range is estimated by a range radius.

238. The method of claim 221, wherein the estimate liability is a range, wherein the range is estimated by a range radius, and wherein the range radius is adjusted by a snap-to radius.

239. The method of claim 221, wherein the computer system is further configured to

access a different memory containing information useful for determining the right of way for the vehicle in the real accident.

240. The method of claim 221, wherein the computer system is further configured to
5 access a different memory containing information about laws in a jurisdiction applicable to the real accident.

241. The method of claim 221, wherein the computer system is further configured to
10 access a different memory containing information useful for determining the right of way for the vehicle in the real accident, and wherein the computer system is further configured to determine the right of way for the vehicle in the real accident.

242. A method of estimating liability for an accident, comprising:

15 providing to a computer system a real set of characteristics relating to a real accident, wherein at least two of the real set of characteristics comprise a roadway configuration at a location of the real accident and an accident type of the real accident;

20 wherein the computer system is configured to access a memory, wherein the memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein at least two of the sets of characteristics comprise a roadway configuration at a location of one of the past or theoretical accidents and an accident type of the past or theoretical accident;

25 comparing the real set of characteristics to the sets of characteristics relating to the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical accidents; and
30

determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

243. The method of claim 242, wherein the memory comprises a database, and wherein the sets of characteristics for the past or theoretical accidents are stored in the database.

244. The method of claim 242, wherein the real accident comprises a collision involving one or more vehicles.

245. The method of claim 242, wherein the real accident comprises a collision involving one or more vehicles, and wherein determining an estimate of liability comprises determining an estimate of liability for a driver of the one or more vehicles.

246. The method of claim 242, wherein the real accident comprises a collision involving one or more vehicles, wherein determining an estimate of liability comprises determining an estimate of liability for a driver of the one or more vehicles and for one or more additional parties, and wherein the one or more additional parties contributed to the real accident.

247. The method of claim 242, wherein the estimate of liability is expressed as a percentage.

248. The method of claim 242, wherein the estimate of liability is expressed as a range of liability.

249. The method of claim 242, wherein the real set of characteristics further comprises a right of way for a vehicle in the real accident.

250. The method of claim 242, wherein the roadway configuration is selected from the

group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

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251. The method of claim 242, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

10

252. The method of claim 242, wherein the real set of characteristics further comprises an impact point for a vehicle in the real accident.

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253. The method of claim 252, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

20

254. The method of claim 242, wherein the real set of characteristics further comprises a right of way for a vehicle in the real accident and an impact point of the vehicle.

255. The method of claim 242, wherein determining an estimate of liability comprises determining a base liability estimate and one or more factor estimates the method further comprising determining a final liability estimate based on the base liability estimate and the one or more factor estimates.

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256. The method of claim 255, wherein the one or more factor estimates comprise an

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estimate of an effect on liability of a factor, and wherein the factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

257. The method of claim 242, wherein the real accident comprises a collision of one or more vehicles, wherein the computer system is further configured to determine at least one factor estimate, wherein the at least one factor estimate comprise an estimate of an effect on liability of a factor, and wherein the factors is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

258. The method of claim 242, wherein the estimate of liability is a range, and wherein the range is estimated by a range radius.

259. The method of claim 242, wherein the estimate liability is a rang, wherein the range is estimated by a range radius, and wherein the range radius is adjusted by a snap-to radius.

260. The method of claim 242, wherein the computer system is further configured to access a different memory containing information useful for determining a right of way for a vehicle in the real accident.

261. The method of claim 242, wherein the computer system is further configured to access a different memory containing information about laws in a jurisdiction applicable to the real accident.

5

262. The method of claim 242, wherein the computer system is further configured to access a different memory containing information useful for determining a right of way for a vehicle in the real accident, and wherein the computer system is further configured to determine the right of way for the vehicle.

10

263. A method of estimating liability for an accident, comprising:

providing to a computer system a real set of characteristics relating to a real accident, wherein at least two of the real set of characteristics comprise a roadway configuration at a location of the real accident and an impact points of a vehicle in the real accident;

15

wherein the computer system is configured to access a memory, wherein the memory comprises sets of characteristics for past or theoretical accidents associated with an estimate of liability, and wherein at least two of the characteristics for the past or theoretical accidents comprises a roadway configuration at a location of one of the past or theoretical accidents and an impact point of a vehicle in the one past or theoretical accident;

20

comparing the real set of characteristics to the sets of characteristics relating to the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical accidents; and

25

determining an estimate of liability for the real accident based on the estimate of

30

liability associated with the nearest matching set of characteristics.

264. The method of claim 263, wherein the further comprises a database, and wherein the sets of characteristics for the past or theoretical accidents are stored in the database.

265. The method of claim 263, wherein the real accident comprises a collision involving the vehicle and one or more other vehicles.

266. The method of claim 263, wherein the real accident comprises a collision involving the vehicle and one or more other vehicles, and wherein determining an estimate of liability comprises determining an estimate of liability for a driver of at least the vehicle or the one or more other vehicles.

267. The method of claim 263, wherein the real accident comprises a collision involving the vehicle and one or more other vehicles, and wherein determining an estimate of liability comprises determining an estimate of liability for a driver of at least the vehicle or the one or more other vehicles and for one or more additional parties, wherein the one or more additional parties contributed to the real accident.

268. The method of claim 263, wherein the estimate of liability is expressed as a percentage.

269. The method of claim 263, wherein the estimate of liability is expressed as a range of liability.

270. The method of claim 263, wherein the real set of characteristics further comprises a right of way for the vehicle in the real accident.

271. The method of claim 263, wherein the roadway configuration is selected from the

group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

5

272. The method of claim 263, wherein the real set of characteristics further comprises an accident type of the real accident.

273. The method of claim 272, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

15

274. The method of claim 263, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

20

275. The method of claim 263, wherein the real set of characteristics further comprises a right of way for the vehicle in the real accident and an accident type of the real accident.

25

276. The method of claim 263, wherein determining an estimate of liability comprises determining a base liability estimate and one or more factor estimates, the method further comprising determining a final liability estimate based on the base liability estimate and the one or more factor estimates.

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277. The method of claim 276, wherein the one or more factor estimates comprise an estimate of an effect on liability of a factor, and wherein the factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

278. The method of claim 263, wherein the accident further comprises a collision of the vehicle and one or more other vehicles, wherein the computer system is further configured to determine at least one factor estimate, wherein the at least one factor estimate comprises an estimate of an effect on liability of a factor, and wherein the factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

279. The method of claim 263, wherein the estimate of liability is a range, and wherein the range is estimated by a range radius.

280. The method of claim 263, wherein the estimate liability is a range, wherein the range is estimated by a range radius, and wherein the range radius is adjusted by a snap-to radius.

281. The method of claim 263, wherein the computer system is further configured to

access a different memory containing information useful for determining a right of way for the vehicle in the real accident.

282. The method of claim 263, wherein the computer system is further configured to
5 access a different memory containing information about laws in a jurisdiction applicable to the real accident.

283. The method of claim 263, wherein the computer system is further configured to
access a different memory containing information useful for determining a right of
10 way for the vehicle in the real accident, and wherein the computer system is further configured to determine the right of way for the vehicle.

284. A method of estimating liability for an accident, comprising:

15 providing to a computer system a real set of characteristics of a real accident,
wherein the real set of characteristics comprises an accident type of the real accident and an impact point of a vehicle in the real accident;

wherein the computer system is configured to access a memory, wherein the memory
20 comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein the sets of characteristics of the past or theoretical accidents comprise an accident type of one of the past or theoretical accidents and an impact point of a vehicle in the one past or theoretical accident;

25 comparing the real set of characteristics to the sets of characteristics for the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical accidents; and

determining an estimate of liability for the real accident based on the estimate of
30 liability associated with the nearest matching set of characteristics.

285. The method of claim 284, wherein the memory comprises a database, and wherein the sets of characteristics for past or theoretical accidents are stored in the database.

5 286. The method of claim 284, wherein the real accident comprises a collision involving the vehicle in the real accident and one or more other vehicles.

287. The method of claim 284, wherein the real accident comprises a collision involving the vehicle and one or more other vehicles, and wherein determining an
10 estimate of liability comprises determining an estimate of liability for a driver of at least the vehicle or the one or more other vehicles.

288. The method of claim 284, wherein the real accident comprises a collision involving the vehicle and one or more other vehicles, and wherein determining an
15 estimate of liability comprises determining an estimate of liability for a driver of at least the vehicle or the one or more other vehicles and for one or more additional parties, wherein the one or more additional parties contributed to the real accident.

289. The method of claim 284, wherein the estimate of liability is expressed as a
20 percentage.

290. The method of claim 284, wherein the estimate of liability is expressed as a range of liability.

25 291. The method of claim 284, wherein the real set of characteristics further comprises a right of way for the vehicle in the real accident.

292. The method of claim 284, wherein the real set of characteristics further comprises a roadway configuration at a location of the real accident.

30

293. The method of claim 292, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

294. The method of claim 284, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

295. The method of claim 284, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

296. The method of claim 284, wherein the real set of characteristics further comprises a right of way for the vehicle in the real accident and a roadway configuration at a location of the real accident.

297. The method of claim 284, wherein determining an estimate of liability comprises determining a base liability estimate and one or more factor estimates, the method further comprising determining a final liability estimate based on the base liability estimate and the one or more factor estimates.

298. The method of claim 297, wherein the one or more factor estimates comprise an estimate of an effect on liability of a factor, and wherein the factor is selected from

the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

299. The method of claim 284, wherein the accident further comprises a collision of the vehicle and one or more other vehicles, wherein the computer system is further configured to determine at least one factor estimate, wherein the at least one factor estimate comprise an estimate of an effect on liability of a factor, and wherein the factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

300. The method of claim 284, wherein the estimate of liability is a range, and wherein the range is estimated by a range radius.

301. The method of claim 284, wherein the estimate liability is a range, wherein the range is estimated by a range radius, and wherein the range radius is adjusted by a snap-to radius.

302. The method of claim 284, wherein the computer system is further configured to access a different memory containing information useful for determining a right of way for the vehicle the real accident.

303. The method of claim 284, wherein the computer system is further configured to access a different memory containing information about laws in a jurisdiction applicable to the real accident.

5

304. The method of claim 284, wherein the computer system is further configured to access a different memory containing information useful for determining a right of way for the vehicle in the real accident, and wherein the computer system is further configured to determine the right of way for the vehicle in the real accident.

10

305. A method of estimating liability for an accident, comprising:

providing to a computer system a real set of characteristics a real accident, wherein the real set of characteristics comprises a right of way for a vehicle in the real accident, a roadway configuration at a location of the real accident, and an accident type of the real accident;

15

wherein the computer system is configured to access a memory, wherein the memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein the sets of characteristics for the past or theoretical accidents comprise a right of way for a vehicle in one of the past or theoretical accidents, a roadway configuration at a location of the one of the past or theoretical accidents, and an accident type of the one of the past or theoretical accidents;

20

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comparing the real set of characteristics to the sets of characteristics for the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical accidents; and

30

determining an estimate of liability for the real accident based on the estimate of

liability associated with the nearest matching set of characteristics.

306. The method of claim 305, wherein the memory comprises a database, and wherein
the sets of characteristics for the past or theoretical accidents are stored in the
5 database.

307. The method of claim 305, wherein the real accident comprises a collision
involving the vehicle and one or more other vehicles.

10 308. The method of claim 305, wherein the real accident comprises a collision
involving the vehicle in the real accident and one or more other vehicles, and wherein
determining an estimate of liability comprises determining an estimate of liability for
a driver of at least the vehicle or the one or more other vehicles in the real accident.

15 309. The method of claim 305, wherein the real accident comprises a collision
involving the vehicle and one or more other vehicles, and wherein determining an
estimate of liability comprises determining an estimate of liability for a driver of at
least vehicle or the one or more other vehicles in the real accident and for one or more
additional parties, wherein the one or more additional parties contributed to the real
20 accident.

310. The method of claim 305, wherein the estimate of liability is expressed as a
percentage.

25 311. The method of claim 305, wherein the estimate of liability is expressed as a range
of liability.

312. The method of claim 305, wherein the roadway configuration is selected from the
group consisting of a two or more lane road, a divided road with a median that can be
30 crossed, a four-way intersection, a T-angle intersection, a merging of one roadway

into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

313. The method of claim 305, wherein the accident type is selected from the group
5 consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left
turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent
left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle
merging into traffic from left, a merge from left, a merge from right, concurrent
merges to a single lane, a collision with a parked vehicle, a collision while backing, a
10 head on, and a straight cross traffic collision.

314. The method of claim 305, wherein the real set of characteristics further comprises
an impact point for the vehicle in the real accident.

315. The method of claim 314, wherein the impact point is selected from the group
15 consisting of right front corner, right front fender, right middle, right rear quarter-
panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left
middle, left front fender, left front corner, and front middle.

316. The method of claim 305, wherein the real set of characteristics further comprises
20 an impact point for the vehicle in the real accident and one or more other vehicles in
the real accident.

317. The method of claim 316, wherein the impact point is selected from the group
25 consisting of right front corner, right front fender, right middle, right rear quarter-
panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left
middle, left front fender, left front corner, and front middle.

318. The method of claim 305, wherein determining an estimate of liability comprises
30 determining a base liability estimate and one or more factor estimates, the method

further comprising determining a final liability estimate based on the base liability estimate and the one or more factor estimates.

319. The method of claim 318, wherein the one or more factor estimates comprise an estimate of an effect on liability of a factor, and wherein the factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

320. The method of claim 305, wherein the accident further comprises a collision of the vehicle and one or more other vehicles, wherein the computer system is further configured to determine at least one factor estimate, wherein the at least one factor estimate comprise an estimate of an effect on liability of a factor, and wherein the factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

321. The method of claim 305, wherein the estimate of liability is a range, and wherein the range is estimated by a range radius.

322. The method of claim 305, wherein the estimate liability is a range, wherein the range is estimated by a range radius, and wherein the range radius is adjusted by a

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snap-to radius.

323. The method of claim 305, wherein the computer system is further configured to
access a different memory containing information useful for determining the right of
5 way for the vehicle in the real accident.

324. The method of claim 305, wherein the computer system is further configured to
access a different memory containing information about laws in a jurisdiction
applicable to the real accident.

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325. The method of claim 305, wherein the computer system is further configured to
access a different memory containing information useful for determining the right of
way for the vehicle in the real accident, and wherein the computer system is further
configured to determine the right of way for the vehicle in the real accident.

15
326. A method of estimating liability for an accident, comprising:

providing to a computer system a real set of characteristics of a real accident,
wherein the real set of characteristics comprises a right of way for a vehicle in
20 the real accident, a roadway configuration at a location of the real accident, and
an impact point of the vehicle in the real accident;

wherein the computer system is configured to access a memory, wherein the memory
comprises sets of characteristics for past or theoretical accidents associated with
25 estimates of liability, and wherein the sets of characteristics for the past or
theoretical accidents comprise a right of way for a vehicle in one of the past or
theoretical accidents, a roadway configuration at a location of the one of the past
or theoretical accidents, and an impact point of the vehicle in the one of the past
or theoretical accidents;

comparing the real set of characteristics to the sets of characteristics for the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics for the past or theoretical accidents; and

5 determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

327. The method of claim 326, wherein the memory comprises a database, and wherein the sets of characteristics for the past or theoretical accidents are stored in the
10 database.

328. The method of claim 326, wherein the real accident comprises a collision involving the vehicle and one or more other vehicles.

15 329. The method of claim 326, wherein the real accident comprises a collision involving the vehicle in the real accident and one or more other vehicles, and wherein determining an estimate of liability comprises determining an estimate of liability for a driver of at least the vehicle or the one or more other vehicles in the real accident.

20 330. The method of claim 326, wherein the real accident comprises a collision involving the vehicle and one or more other vehicles, and wherein determining an estimate of liability comprises determining an estimate of liability for a driver of at least vehicle or the one or more other vehicles in the real accident and for one or more additional parties, wherein the one or more additional parties contributed to the real
25 accident.

331. The method of claim 326, wherein the estimate of liability is expressed as a percentage.

30 332. The method of claim 326, wherein the estimate of liability is expressed as a range

of liability.

5 333. The method of claim 326, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

10 334. The method of claim 326, wherein the real set of characteristics further comprises an accident type of the real accident.

15 335. The method of claim 334, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

20 336. The method of claim 326, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

25 337. The method of claim 326, wherein determining an estimate of liability comprises determining a base liability estimate and one or more factor estimates, the method further comprising determining a final liability estimate based on the base liability estimate and the one or more factor estimates.

30 338. The method of claim 337, wherein the one or more factor estimates comprise an

estimate of an effect on liability of a factor, and wherein the factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver
5 inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

10 339. The method of claim 326, wherein the accident further comprises a collision of the vehicle and one or more other vehicles, wherein the computer system is further configured to determine at least one factor estimate, wherein the at least one factor estimate comprise an estimate of an effect on liability of a factor, and wherein the factor is selected from the group consisting of a construction zone, an obstructed view
15 or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change,
20 improper parking, and improper signaling.

340. The method of claim 326, wherein the estimate of liability is a range, and wherein the range is estimated by a range radius.

25 341. The method of claim 326, wherein the estimate liability is a range, wherein the range is estimated by a range radius, and wherein the range radius is adjusted by a snap-to radius.

30 342. The method of claim 326, wherein the computer system is further configured to access a different memory containing information useful for determining the right of

way for the vehicle in the real accident.

343. The method of claim 326, wherein the computer system is further configured to
access a different memory containing information about laws in a jurisdiction
5 applicable to the real accident.

344. The method of claim 326, wherein the computer system is further configured to
access a different memory containing information useful for determining the right of
way for the vehicle involved in the real accident, and wherein the computer system is
10 further configured to determine the right of way for the vehicle.

345. A method of estimating liability for an accident, comprising:

providing to a computer system a real set of characteristics of a real accident,
15 wherein the real set of characteristics comprises a right of way for a vehicle in
the real accident, an accident type of the real accident, and an impact point of the
vehicle in the real accident;

wherein the computer system is configured to access a memory, wherein the memory
20 comprises sets of characteristics for past or theoretical accidents associated with
estimates of liability, and wherein the characteristics for the past or theoretical
accidents comprise a right of way for a vehicle in one of the past or theoretical
accidents, an accident type of the one of the past or theoretical accidents, and an
impact point of the vehicle in the one or the past or theoretical accidents;

25 comparing the real set of characteristics to the sets of characteristics relating to the
past or theoretical accidents to determine a nearest matching set of
characteristics among the sets of characteristics relating to the past or theoretical
accidents; and

30

determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

346. The method of claim 345, wherein the memory comprises a database, and wherein
5 the sets of characteristics for the past or theoretical accidents are stored in the database.

347. The method of claim 345, wherein the real accident comprises a collision
10 involving the vehicle and one or more other vehicles.

348. The method of claim 345, wherein the real accident comprises a collision
involving the vehicle in the real accident and one or more other vehicles, and wherein
determining an estimate of liability comprises determining an estimate of liability for
a driver of at least the vehicle or the one or more other vehicles in the real accident.
15

349. The method of claim 345, wherein the real accident comprises a collision
involving the vehicle and one or more other vehicles, and wherein determining an
estimate of liability comprises determining an estimate of liability for a driver of at
least vehicle or the one or more other vehicles in the real accident and for one or more
20 additional parties, wherein the one or more additional parties contributed to the real
accident.

350. The method of claim 345, wherein the estimate of liability is expressed as a
percentage.
25

351. The method of claim 345, wherein the estimate of liability is expressed as a range
of liability.

352. The method of claim 345, wherein the real set of characteristics further comprises
30 a roadway configuration at a location of the real accident.

353. The method of claim 352, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway
5 into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

354. The method of claim 345, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left
10 turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

355. The method of claim 345, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left
15 middle, left front fender, left front corner, and front middle.

356. The method of claim 345, wherein determining an estimate of liability comprises determining a base liability estimate and one or more factor estimates, the method further comprising determining a final liability estimate based on the base liability estimate and the one or more factor estimates.
20

357. The method of claim 356, wherein the one or more factor estimates comprise an estimate of an effect on liability of a factor, and wherein the factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility,
25 alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver
30

inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

5

358. The method of claim 345, wherein the accident further comprises a collision of the vehicle and one or more other vehicles, wherein the computer system is further configured to determine at least one factor estimate, wherein the at least one factor estimate comprise an estimate of an effect on liability of a factor, and wherein the factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

10

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359. The method of claim 345, wherein the estimate of liability is a range, and wherein the range is estimated by a range radius.

20

360. The method of claim 345, wherein the estimate liability is a range, wherein the range is estimated by a range radius, and wherein the range radius is adjusted by a snap-to radius.

25

361. The method of claim 345, wherein the computer system is further configured to access a different memory containing information useful for determining the right of way for the vehicle.

30

362. The method of claim 345, wherein the computer system is further configured to access a different memory containing information about laws in a jurisdiction

applicable to the real accident.

363. The method of claim 345, wherein the computer system is further configured to
access a different memory containing information useful for determining the right of
5 way for the vehicle in the real accident, and wherein the computer system is further
configured to determine the right of way for the vehicle.

364. A method of estimating liability for an accident, comprising:

10 providing to a computer system a real set of characteristics of a real accident,
wherein the real set of characteristics comprises a roadway configuration at a
location of the real accident of the real accident, an accident type of the real
accident, and an impact point of a vehicle in the real accident;

15 wherein the computer system is configured to access a memory, wherein the memory
comprises sets of characteristics for past or theoretical accidents associated with
estimates of liability, and wherein the sets of characteristics for the past or
theoretical accidents comprise a roadway configuration at a location of one of
the past or theoretical accidents, an accident type of the one of the past or
20 theoretical accidents, and an impact point of a vehicle in the one of the past or
theoretical accidents;

comparing the real set of characteristics to the sets of characteristics for the past or
theoretical accidents to determine a nearest matching set of characteristics
25 among the sets of characteristics for the past or theoretical accidents; and

determining an estimate of liability for the real accident based on the estimate of
liability associated with the nearest matching set of characteristics.

30 365. The method of claim 364, wherein the memory comprises a database, and wherein

the sets of characteristics for the past or theoretical accidents are stored in the database.

366. The method of claim 364, wherein the real accident comprises a collision
5 involving the vehicle and one or more other vehicles.

367. The method of claim 364, wherein the real accident comprises a collision
involving the vehicle in the real accident and one or more other vehicles, and wherein
determining an estimate of liability comprises determining an estimate of liability for
10 a driver of at least the vehicle or the one or more other vehicles in the real accident.

368. The method of claim 364, wherein the real accident comprises a collision
involving the vehicle and one or more other vehicles, and wherein determining an
estimate of liability comprises determining an estimate of liability for a driver of at
15 least vehicle or the one or more other vehicles in the real accident and for one or more
additional parties, wherein the one or more additional parties contributed to the real
accident.

369. The method of claim 364, wherein the estimate of liability is expressed as a
20 percentage.

370. The method of claim 364, wherein the estimate of liability is expressed as a range
of liability.

25 371. The method of claim 364, wherein the real set of characteristics further comprises
a right of way for the vehicle in the real accident.

372. The method of claim 364, wherein the roadway configuration is selected from the
group consisting of a two or more lane road, a divided road with a median that can be
30 crossed, a four-way intersection, a T-angle intersection, a merging of one roadway

into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

5 373. The method of claim 364, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

15 374. The method of claim 364, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

20 375. The method of claim 364, wherein determining an estimate of liability comprises determining a base liability estimate and one or more factor estimates, the method further comprising determining a final liability estimate based on the base liability estimate and the one or more factor estimates.

25 376. The method of claim 375, wherein the one or more factor estimates comprise an estimate of an effect on liability of a factor, and wherein the factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

377. The method of claim 364, wherein the accident further comprises a collision of the vehicle and one or more other vehicles, wherein the computer system is further configured to determine at least one factor estimate, wherein the at least one factor estimate comprise an estimate of an effect on liability of a factor, and wherein the factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

378. The method of claim 364, wherein the estimate of liability is a range, and wherein the range is estimated by a range radius.

379. The method of claim 364, wherein the estimate liability is a range, wherein the range is estimated by a range radius, and wherein the range radius is adjusted by a snap-to radius.

380. The method of claim 364, wherein the computer system is further configured to access a different memory containing information useful for determining a right of way for the vehicle in the real accident.

381. The method of claim 364, wherein the computer system is further configured to access a different memory containing information about laws in a jurisdiction applicable to the real accident.

382. The method of claim 364, wherein the computer system is further configured to access a different memory containing information useful for determining a right of

way for the vehicle in the real accident, and wherein the computer system is further configured to determine the right of way for the vehicle in the real accident.

383. A method of estimating liability for an accident, comprising:

5

providing to a computer system a real set of characteristics of a real accident,
wherein the real set of characteristics comprises a right of way for a vehicle in
the real accident, a roadway configuration at a location of the real accident, an
accident type of the real accident, and an impact point of the vehicle in the real
10 accident;

10

wherein the computer system is configured to access a memory, wherein the memory
comprises sets of characteristics for past or theoretical accidents associated with
estimates of liability, and wherein the sets of characteristics for the past or
15 theoretical accidents comprise a right of way for a vehicle in one of the past or
theoretical accidents, a roadway configuration at a location of the one or the past
or theoretical accidents, an accident type of the one of the past or theoretical
accidents, and an impact point of the vehicle in the one of the past or theoretical
accidents;

15

20

comparing the real set of characteristics to the sets of characteristics for the past or
theoretical accidents to determine a nearest matching set of characteristics
among the sets of characteristics for the past or theoretical accidents; and

25

determining an estimate of liability for the real accident based on the estimate of
liability associated with the nearest matching set of characteristics.

384. The method of claim 383, wherein the memory comprises a database, and wherein
the sets of characteristics for the past or theoretical accidents are stored in the
30 database.

30

385. The method of claim 383, wherein the real accident comprises a collision involving the vehicle and one or more other vehicles.

5 386. The method of claim 383, wherein the real accident comprises a collision involving the vehicle in the real accident and one or more other vehicles, and wherein determining an estimate of liability comprises determining an estimate of liability for a driver of at least the vehicle or the one or more other vehicles in the real accident.

10 387. The method of claim 383, wherein the real accident comprises a collision involving the vehicle and one or more other vehicles, and wherein determining an estimate of liability comprises determining an estimate of liability for a driver of at least vehicle or the one or more other vehicles in the real accident and for one or more additional parties, wherein the one or more additional parties contributed to the real
15 accident.

388. The method of claim 383, wherein the estimate of liability is expressed as a percentage.

20 389. The method of claim 383, wherein the estimate of liability is expressed as a range of liability.

390. The method of claim 383, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be
25 crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

391. The method of claim 383, wherein the accident type is selected from the group
30 consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left

turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

5

392. The method of claim 383, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

10

393. The method of claim 383, wherein determining an estimate of liability comprises determining a base liability estimate and one or more factor estimates, the method further comprising determining a final liability estimate based on the base liability estimate and the one or more factor estimates.

15

394. The method of claim 393, wherein the one or more factor estimates comprise an estimate of an effect on liability of a factor, and wherein the factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

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395. The method of claim 383, wherein the accident further comprises a collision of the vehicle and one or more other vehicles, wherein the computer system is further configured to determine at least one factor estimate, wherein the at least one factor estimate comprise an estimate of an effect on liability of a factor, and wherein the

30

factor is selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

396. The method of claim 383, wherein the estimate of liability is a range, and wherein the range is estimated by a range radius.

397. The method of claim 383, wherein the estimate liability is a range, wherein the range is estimated by a range radius, and wherein the range radius is adjusted by a snap-to radius.

398. The method of claim 383, wherein the computer system is further configured to access a different memory containing information useful for determining the right of way for the vehicle in the real accident.

399. The method of claim 383, wherein the computer system is further configured to access a different memory containing information about laws in a jurisdiction applicable to the real accident.

400. The method of claim 383, wherein the computer system is further configured to access a different memory containing information useful for determining the right of way for the vehicle in the real accident, and wherein the computer system is further configured to determine the right of way for the vehicle in the real accident.

401. A system configured to estimate liability, comprising:

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a CPU;

a data memory coupled to the CPU; and

5 a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein the computer programs are executable to implement a method for estimating liability, the method comprising:

10 providing to the computer system a real set of characteristics of a real accident, wherein the data memory comprises sets of characteristics for past or theoretical accidents, and wherein each of the sets of characteristics for past or theoretical accidents is associated with an estimate of liability;

15 comparing the real set of characteristics to the sets of characteristics relating to the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical accidents; and

20 determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

402. A system configured to estimate liability, comprising:

25 a CPU;

a data memory coupled to the CPU; and

30 a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein the

computer programs are executable to implement a method for estimating liability,
the method comprising:

5 providing to the computer system a real set of characteristics relating to a real
accident, wherein at least one of the real set of characteristics comprises a
right of way for a vehicle in the real accident;

10 wherein the data memory comprises sets of characteristics for past or
theoretical accidents associated with estimates of liability, and wherein at
least one of the sets of characteristics for the for past or theoretical
accidents comprises a right of way for a vehicle in one of the past or
theoretical accidents;

15 comparing the real set of characteristics to the sets of characteristics relating to
the past or theoretical accidents to determine a nearest matching set of
characteristics among the sets of characteristics relating to the past or
theoretical accidents; and

20 determining an estimate of liability for the real accident based on the estimate
of liability associated with the nearest matching set of characteristics.

403. A system configured to estimate liability, comprising:

25 a CPU;

a data memory coupled to the CPU; and

30 a system memory coupled to the CPU, wherein the system memory is configured to
store one or more computer programs executable by the CPU, and wherein the
computer programs are executable to implement a method for estimating liability,

the method comprising:

providing to the computer system a real set of characteristics relating to a real
accident, wherein at least one of the real set of characteristics comprises a
roadway configuration at a location of the real accident;

wherein the data memory comprises sets of characteristics for past or
theoretical accidents associated with estimates of liability, and wherein at
least one of the sets of characteristics for the for past or theoretical
accidents comprises a roadway configuration at a location of one of the
past or theoretical accidents;

comparing the real set of characteristics to the sets of characteristics relating to
the past or theoretical accidents to determine a nearest matching set of
characteristics among the sets of characteristics relating to the past or
theoretical accidents; and

determining an estimate of liability for the real accident based on the estimate
of liability associated with the nearest matching set of characteristics.

404. A system configured to estimate liability, comprising:

a CPU;

a data memory coupled to the CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to
store one or more computer programs executable by the CPU, and wherein the
computer programs are executable to implement a method for estimating liability,
the method comprising:

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providing to the computer system a real set of characteristics relating to a real accident, wherein at least one of the real set of characteristics comprises an accident type of the real accident;

5

wherein the data memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein at least one of the sets of characteristics for the for past or theoretical accidents comprises an accident type of one of the past or theoretical accidents;

10

comparing the real set of characteristics to the sets of characteristics relating to the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical accidents; and

15

determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

20 405. A system configured to estimate liability, comprising:

a CPU;

a data memory coupled to the CPU; and

25

a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein the computer programs are executable to implement a method for estimating liability, the method comprising:

30

providing to the computer system a real set of characteristics relating to a real accident, wherein at least one of the real set of characteristics comprises an impact point for a vehicle involved in the real accident;

5 wherein the data memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein at least one of the sets of characteristics for the for past or theoretical accidents comprises an impact point for a vehicle in the one past or theoretical accident;

10 comparing the real set of characteristics to the sets of characteristics relating to the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical accidents; and

15 determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

406. A system configured to estimate liability, comprising:

20 a CPU;

a data memory coupled to the CPU; and

25 a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein the computer programs are executable to implement a method for estimating liability, the method comprising:

30 providing to the computer system a real set of characteristics relating to a real

accident, wherein at least one of the real set of characteristics comprises a right of way for a vehicle in the real accident and a roadway configuration at the location of the real accident;

5 wherein the data memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein at least one of the sets of characteristics for the for past or theoretical accidents comprises a right of way for a vehicle in the one of the past or theoretical accidents and a roadway configuration at the location of the one
10 past or theoretical accident;

comparing the real set of characteristics to the sets of characteristics relating to the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or
15 theoretical accidents; and

determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

20 407. A system configured to estimate liability, comprising:

a CPU;

a data memory coupled to the CPU; and

25 a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein the computer programs are executable to implement a method for estimating liability, the method comprising:

30

providing to the computer system a real set of characteristics relating to a real accident, wherein at least one of the real set of characteristics comprises a right of way for a vehicle in the real accident and an accident type of the real accident;

5

wherein the data memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein at least one of the sets of characteristics for the for past or theoretical accidents comprises a right of way for a vehicle in one of the past or theoretical accidents and an accident type of the one past or theoretical accident;

10

comparing the real set of characteristics to the sets of characteristics relating to the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical accidents; and

15

determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

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408. A system configured to estimate liability, comprising:

a CPU;

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a data memory coupled to the CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein the computer programs are executable to implement a method for estimating liability, the method comprising:

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providing to the computer system a real set of characteristics relating to a real
accident, wherein at least one of the real set of characteristics comprises a
right of way for a vehicle in the real accident and an impact point of the
vehicle in the real accident;

wherein the data memory comprises sets of characteristics for past or
theoretical accidents associated with estimates of liability, and wherein at
least one of the sets of characteristics for the for past or theoretical
accidents comprises a right of way for a vehicle in one of the past or
theoretical accidents and an impact point of the vehicle in the one past or
theoretical accident;

comparing the real set of characteristics to the sets of characteristics relating to
the past or theoretical accidents to determine a nearest matching set of
characteristics among the sets of characteristics relating to the past or
theoretical accidents; and

determining an estimate of liability for the real accident based on the estimate
of liability associated with the nearest matching set of characteristics.

409. A system configured to estimate liability, comprising:

a CPU;

a data memory coupled to the CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to
store one or more computer programs executable by the CPU, and wherein the
computer programs are executable to implement a method for estimating liability,

the method comprising:

5 providing to the computer system a real set of characteristics relating to a real accident, wherein at least one of the real set of characteristics comprises a roadway configuration at a location of the real accident and an accident type of the real accident;

10 wherein the data memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein at least one of the sets of characteristics for the for past or theoretical accidents comprises a roadway configuration at a location of one of the past or theoretical accidents and an accident type of the one past of theoretical accident;

15 comparing the real set of characteristics to the sets of characteristics relating to the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical accidents; and

20 determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

410. A system configured to estimate liability, comprising:

25 a CPU;

a data memory coupled to the CPU; and

30 a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein the

computer programs are executable to implement a method for estimating liability,
the method comprising:

providing to the computer system a real set of characteristics relating to a real
accident, wherein at least one of the real set of characteristics comprises a
roadway configuration at a location of the real accident and an impact
point of a vehicle in the real accident;

wherein the data memory comprises sets of characteristics for past or
theoretical accidents associated with estimates of liability, and wherein at
least one of the sets of characteristics for the for past or theoretical
accidents comprises a roadway configuration at a location of one of the
past or theoretical accidents and an impact point of a vehicle in the one
past or theoretical accident;

comparing the real set of characteristics to the sets of characteristics relating to
the past or theoretical accidents to determine a nearest matching set of
characteristics among the sets of characteristics relating to the past or
theoretical accidents; and

determining an estimate of liability for the real accident based on the estimate
of liability associated with the nearest matching set of characteristics.

411. A system configured to estimate liability, comprising:

a CPU;

a data memory coupled to the CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to

store one or more computer programs executable by the CPU, and wherein the computer programs are executable to implement a method for estimating liability, the method comprising:

5 providing to the computer system a real set of characteristics relating to a real accident, wherein at least one of the real set of characteristics comprises an accident type of the real accident and an impact point of a vehicle in the real accident;

10 wherein the data memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein at least one of the sets of characteristics for the for past or theoretical accidents comprises an accident type of one of the past or theoretical accidents and an impact point of a vehicle in the one past or theoretical
15 accident;

20 comparing the real set of characteristics to the sets of characteristics relating to the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical accidents; and

determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

25 412. A system configured to estimate liability, comprising:

a CPU;

a data memory coupled to the CPU; and

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a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein the computer programs are executable to implement a method for estimating liability, the method comprising:

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providing to the computer system a real set of characteristics relating to a real accident, wherein at least one of the real set of characteristics comprises a right of way for a vehicle in the real accident, a roadway configuration at a location of the real accident, and an accident type of the real accident;

10

wherein the data memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein at least one of the sets of characteristics for the for past or theoretical accidents comprises a right of way for a vehicle in one of the past or theoretical accidents, a roadway configuration at a location of the one of the past or theoretical accidents, and an accident type of the one of the past or theoretical accidents;

15

comparing the real set of characteristics to the sets of characteristics relating to the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical accidents; and

20

determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

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413. A system configured to estimate liability, comprising:

a CPU;

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a data memory coupled to the CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to
store one or more computer programs executable by the CPU, and wherein the
5 computer programs are executable to implement a method for estimating liability,
the method comprising:

providing to the computer system a real set of characteristics relating to a real
accident, wherein at least one of the real set of characteristics comprises a
10 right of way for a vehicle in the real accident, a roadway configuration at a
location of the real accident, and an impact point of the vehicle in the real
accident;

wherein the data memory comprises sets of characteristics for past or
15 theoretical accidents associated with estimates of liability, and wherein at
least one of the sets of characteristics for the for past or theoretical
accidents comprises a right of way for a vehicle in one of the past or
theoretical accidents, a roadway configuration at a location of the one of
the past or theoretical accidents, and an impact point of the vehicle in the
20 one of the past or theoretical accidents;

comparing the real set of characteristics to the sets of characteristics relating to
the past or theoretical accidents to determine a nearest matching set of
characteristics among the sets of characteristics relating to the past or
25 theoretical accidents; and

determining an estimate of liability for the real accident based on the estimate
of liability associated with the nearest matching set of characteristics.

30 414. A system configured to estimate liability, comprising:

a CPU;

a data memory coupled to the CPU; and

5

a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein the computer programs are executable to implement a method for estimating liability, the method comprising:

10

providing to the computer system a real set of characteristics relating to a real accident, wherein at least one of the real set of characteristics comprises a right of way for a vehicle in the real accident, an impact point of the vehicle in the real accident, and an accident type of the real accident;

15

wherein the data memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein at least one of the sets of characteristics for the for past or theoretical accidents comprises a right of way for a vehicle in one of the past or theoretical accidents, an impact point of the vehicle in the one of the past or theoretical accidents, and an accident type of the one of the past or theoretical accidents;

20

comparing the real set of characteristics to the sets of characteristics relating to the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical accidents; and

25

determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

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415. A system configured to estimate liability, comprising:

a CPU;

a data memory coupled to the CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein the computer programs are executable to implement a method for estimating liability, the method comprising:

providing to the computer system a real set of characteristics relating to a real accident, wherein at least one of the real set of characteristics comprises a roadway configuration at a location of the real accident, an impact point of a vehicle in the real accident, and an accident type of the real accident;

wherein the data memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein at least one of the sets of characteristics for the for past or theoretical accidents comprises a roadway configuration at a location of the one of the past or theoretical accidents, an impact point of a vehicle in the one of the past or theoretical accidents, and an accident type of the one of the past or theoretical accidents;

comparing the real set of characteristics to the sets of characteristics relating to the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical accidents; and

determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

416. A system configured to estimate liability, comprising:

5

a CPU;

a data memory coupled to the CPU; and

10

a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein the computer programs are executable to implement a method for estimating liability, the method comprising:

15

providing to the computer system a real set of characteristics relating to a real accident, wherein at least one of the real set of characteristics comprises a right of way for a vehicle in the real accident, a roadway configuration at a location of the real accident, an impact point of the vehicle in the real accident, and an accident type of the real accident;

20

wherein the data memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein at least one of the sets of characteristics for the for past or theoretical accidents comprises a right of way for a vehicle in one of the past or theoretical accidents, a roadway configuration at a location of the one of the past or theoretical accidents, an impact point of the vehicle in the one of the past or theoretical accidents, and an accident type of the one of the past or theoretical accidents;

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comparing the real set of characteristics to the sets of characteristics relating to

the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical accidents; and

- 5 determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

417. A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method for estimating liability
10 for an accident, the method comprising:

providing to a computer system a real set of characteristics of a real accident;
wherein the computer system is configured to access a memory, and wherein the memory comprises sets of characteristics for past or theoretical accidents
15 associated with estimates of liability;

comparing the real set of characteristics to the sets of characteristics relating to the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical
20 accidents; and

determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

25 418. A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method for estimating liability for an accident, the method comprising:

providing to a computer system a real set of characteristics relating to a real accident,
wherein at least one of the real set of characteristics comprises a right of way for
a vehicle in the accident;

5 wherein the computer system is configured to access a memory, wherein the memory
comprises sets of characteristics for past or theoretical accidents associated with
estimates of liability, and wherein at least one of the sets of characteristics for
the past or theoretical accidents comprises a right of way for a vehicle in the past
or theoretical accidents;

10

comparing the real set of characteristics to the sets of characteristics relating to the
past or theoretical accidents to determine a nearest matching set of
characteristics among the sets of characteristics relating to the past or theoretical
accidents; and

15

determining an estimate of liability for the real accident based on the estimate of
liability associated with the nearest matching set of characteristics.

20 419. A carrier medium comprising program instructions, wherein the program
instructions are computer-executable to implement a method for estimating liability
for an accident, the method comprising:

25

providing to a computer system a real set of characteristics relating to a real accident,
wherein at least one of the real set of characteristics comprises a roadway
configuration at the location of the real vehicle accident;

wherein the computer system is configured to access a memory, wherein the memory
comprises sets of characteristics for past or theoretical accidents associated with
estimates of liability, and wherein at least one of the sets of characteristics for

the past or theoretical accidents comprises a roadway configuration at the location of one of the past or theoretical accidents;

5 comparing the real set of characteristics to the sets of characteristics relating to the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical accidents; and

10 determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

420. A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method for estimating liability for an accident, the method comprising:

15 providing to a computer system a real set of characteristics relating to a real accident, wherein at least one of the real set of characteristics comprises an accident type;

20 wherein the computer system is configured to access a memory, wherein the memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein at least one of the sets of characteristics for the past or theoretical accidents comprises an accident type of the past or theoretical accidents;

25 comparing the real set of characteristics to the sets of characteristics relating to the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical accidents; and

30 determining an estimate of liability for the real accident based on the estimate of

liability associated with the nearest matching set of characteristics.

421. A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method for estimating liability for an accident, the method comprising:

providing to a computer system a real set of characteristics relating to a real accident, wherein at least one of the real set of characteristics comprises an impact point for a vehicle involved in the real accident;

wherein the computer system is configured to access a memory, wherein the memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein at least one of the sets of characteristics for the past or theoretical accidents comprises an impact point for a vehicle involved in one of the past or theoretical accidents;

comparing the real set of characteristics to the sets of characteristics relating to the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical accidents; and

determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

422. A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method for estimating liability for an accident, the method comprising:

providing to a computer system a real set of characteristics relating to a real accident, wherein at least two of the set of real characteristics comprise a right of way for

a vehicle in the real accident and a roadway configuration at the location of the real accident;

wherein the computer system is configured to access a memory, wherein the memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein at least two of the sets of characteristics for the past or theoretical accidents comprise a right of way for a vehicle in one of the past or theoretical accidents and a roadway configuration at the location of the past or theoretical accident;

comparing the real set of characteristics to the sets of characteristics relating to the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical accidents; and

determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

423. A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method for estimating liability for an accident, the method comprising:

providing to a computer system a real set of characteristics relating to a real accident, wherein at least two of the real set of characteristics comprise a right of way for a vehicle in the real accident and an accident type of the real accident;

wherein the computer system is configured to access a memory, wherein the memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein at least two of the sets of characteristics for

the past or theoretical accidents comprise a right of way for a vehicle in the past or theoretical accident and an accident type of the past or theoretical accident;

comparing the real set of characteristics to the sets of characteristics relating to the
5 past or theoretical accidents to determine a nearest matching set of
characteristics among the sets of characteristics relating to the past or theoretical
accidents; and

determining an estimate of liability for the real accident based on the estimate of
10 liability associated with the nearest matching set of characteristics.

424. A carrier medium comprising program instructions, wherein the program
instructions are computer-executable to implement a method for estimating liability
for an accident, the method comprising:

15 providing to a computer system a real set of characteristics relating to a real accident,
wherein at least two of the real set of characteristics comprise a right of way for
a vehicle in the real accident and an impact point of the vehicle in the real
accident;

20 wherein the computer system is configured to access a memory, wherein the memory
comprises sets of characteristics for past or theoretical accidents associated with
estimates of liability, and wherein at least two of the sets of characteristics for
the past or theoretical accidents comprise a right of way for a vehicle in one of
25 the past or theoretical accidents and an impact points of the vehicle in the one
past or theoretical accident;

comparing the real set of characteristics to the sets of characteristics relating to the
past or theoretical accidents to determine a nearest matching set of
30 characteristics among the sets of characteristics relating to the past or theoretical

accidents; and

determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

5

425. A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method for estimating liability for an accident, the method comprising:

10 providing to a computer system a real set of characteristics relating to a real accident, wherein at least two of the real set of characteristics comprise a roadway configuration at a location of the real accident and an accident type of the real accident;

15 wherein the computer system is configured to access a memory, wherein the memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein at least two of the sets of characteristics comprise a roadway configuration at a location of one of the past or theoretical accidents and an accident type of the past or theoretical accident;

20

comparing the real set of characteristics to the sets of characteristics relating to the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical accidents; and

25

determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

426. A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method for estimating liability

30

for an accident, the method comprising:

providing to a computer system a real set of characteristics relating to a real accident,
wherein at least two of the real set of characteristics comprise a roadway
5 configuration at a location of the real accident and an impact points of a vehicle
in the real accident;

wherein the computer system is configured to access a memory, wherein the memory
comprises sets of characteristics for past or theoretical accidents associated with
10 an estimate of liability, and wherein at least two of the characteristics for the past
or theoretical accidents comprises a roadway configuration at a location of one
of the past or theoretical accidents and an impact point of a vehicle in the one
past or theoretical accident;

15 comparing the real set of characteristics to the sets of characteristics relating to the
past or theoretical accidents to determine a nearest matching set of
characteristics among the sets of characteristics relating to the past or theoretical
accidents; and

20 determining an estimate of liability for the real accident based on the estimate of
liability associated with the nearest matching set of characteristics.

427. A carrier medium comprising program instructions, wherein the program
instructions are computer-executable to implement a method for estimating liability
25 for an accident, the method comprising:

providing to a computer system a real set of characteristics of a real accident,
wherein the real set of characteristics comprises an accident type of the real
accident and an impact point of a vehicle in the real accident;

30

wherein the computer system is configured to access a memory, wherein the memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein the sets of characteristics of the past or theoretical accidents comprise an accident type of one of the past or theoretical accidents and an impact point of a vehicle in the one past or theoretical accident;

comparing the real set of characteristics to the sets of characteristics for the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical accidents; and

determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

428. A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method for estimating liability for an accident, the method comprising:

providing to a computer system a real set of characteristics a real accident, wherein the real set of characteristics comprises a right of way for a vehicle in the real accident, a roadway configuration at a location of the real accident, and an accident type of the real accident;

wherein the computer system is configured to access a memory, wherein the memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein the sets of characteristics for the past or theoretical accidents comprise a right of way for a vehicle in one of the past or theoretical accidents, a roadway configuration at a location of the one of the past or theoretical accidents, and an accident type of the one of the past or theoretical accidents;

comparing the real set of characteristics to the sets of characteristics for the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical accidents; and

5 determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

429. A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method for estimating liability
10 for an accident, the method comprising:

providing to a computer system a real set of characteristics of a real accident,
wherein the real set of characteristics comprises a right of way for a vehicle in
the real accident, a roadway configuration at a location of the real accident, and
15 an impact point of the vehicle in the real accident;

wherein the computer system is configured to access a memory, wherein the memory
comprises sets of characteristics for past or theoretical accidents associated with
estimates of liability, and wherein the sets of characteristics for the past or
20 theoretical accidents comprise a right of way for a vehicle in one of the past or
theoretical accidents, a roadway configuration at a location of the one of the past
or theoretical accidents, and an impact point of the vehicle in the one of the past
or theoretical accidents;

25 comparing the real set of characteristics to the sets of characteristics for the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics for the past or theoretical accidents; and

determining an estimate of liability for the real accident based on the estimate of
30 liability associated with the nearest matching set of characteristics.

430. A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method for estimating liability for an accident, the method comprising:

5

providing to a computer system a real set of characteristics of a real accident, wherein the real set of characteristics comprises a right of way for a vehicle in the real accident, an accident type of the real accident, and an impact point of the vehicle in the real accident;

10

wherein the computer system is configured to access a memory, wherein the memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein the characteristics for the past or theoretical accidents comprise a right of way for a vehicle in one of the past or theoretical accidents, an accident type of the one of the past or theoretical accidents, and an impact point of the vehicle in the one or the past or theoretical accidents;

15

comparing the real set of characteristics to the sets of characteristics relating to the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics relating to the past or theoretical accidents; and

20

determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

25

431. A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method for estimating liability for an accident, the method comprising:

30

providing to a computer system a real set of characteristics of a real accident,

wherein the real set of characteristics comprises a roadway configuration at a location of the real accident of the real accident, an accident type of the real accident, and an impact point of a vehicle in the real accident;

5 wherein the computer system is configured to access a memory, wherein the memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein the sets of characteristics for the past or theoretical accidents comprise a roadway configuration at a location of one of the past or theoretical accidents, an accident type of the one of the past or
10 theoretical accidents, and an impact point of a vehicle in the one of the past or theoretical accidents;

comparing the real set of characteristics to the sets of characteristics for the past or theoretical accidents to determine a nearest matching set of characteristics
15 among the sets of characteristics for the past or theoretical accidents; and

determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

20 432. A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method for estimating liability for an accident, the method comprising:

providing to a computer system a real set of characteristics of a real accident,
25 wherein the real set of characteristics comprises a right of way for a vehicle in the real accident, a roadway configuration at a location of the real accident, an accident type of the real accident, and an impact point of the vehicle in the real accident;

30 wherein the computer system is configured to access a memory, wherein the memory

comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein the sets of characteristics for the past or theoretical accidents comprise a right of way for a vehicle in one of the past or theoretical accidents, a roadway configuration at a location of the one or the past or theoretical accidents, an accident type of the one of the past or theoretical accidents, and an impact point of the vehicle in the one of the past or theoretical accidents;

comparing the real set of characteristics to the sets of characteristics for the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics for the past or theoretical accidents; and

determining an estimate of liability for the real accident based on the estimate of liability associated with the nearest matching set of characteristics.

433. A method of estimating liability for an accident, comprising:

providing to a computer system a real set of characteristics of a real accident;

wherein the computer system is configured to access a memory, and wherein the memory comprises sets of characteristics for past or theoretical accidents;

determining a theoretical right of way in the real accident from at least one characteristic of the real set of characteristics; and

wherein the computer system is further configured to correlate the theoretical right of way and the real set of characteristics to a right of way for the past or theoretical accidents and the sets of characteristics for the past or theoretical accidents and to estimate a base liability for the real accident based on a correlation of the computer system.

434. The method of claim 433, wherein the real set of characteristics comprises a roadway configuration of the real accident.
- 5 435. The method of claim 434, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.
- 10 436. The method of claim 433, wherein the real set of characteristics comprises an accident type of the real accident.
- 15 437. The method of claim 436, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.
- 20 438. The method of claim 433, wherein the real set of characteristics comprises an impact point for a vehicle in the real accident.
- 25 439. The method of claim 438, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.
- 30 440. The method of claim 433, wherein the real set of characteristics comprises a

traffic control.

441. The method of claim 433, wherein the real set of characteristics comprises a traffic control, and wherein the traffic control is selected from the group consisting of
5 a red light, a yellow light, a green light, a left turn arrow, a right turn arrow, a stop sign, a yield sign, a flashing red light, a flashing yellow light, a police officer signaling stop, a police officer signaling proceed, a crossing guard signaling proceed, a crossing guard signaling stop, a flagger signaling proceed, a flagger signaling stop, another person signaling proceed, another person signaling stop, an emergency
10 vehicle, and a school bus.

442. The method of claim 433, wherein the at least one characteristic comprises an accident type of the real accident.

15 443. The method of claim 442, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent
20 merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

444. The method of claim 433, wherein the at least one characteristic comprises a traffic control.

25

445. The method of claim 444, wherein the traffic control is selected from the group consisting of a red light, a yellow light, a green light, a left turn arrow, a right turn arrow, a stop sign, a yield sign, a flashing red light, a flashing yellow light, a police officer signaling stop, a police officer signaling proceed, a crossing guard signaling
30 proceed, a crossing guard signaling stop, a flagger signaling proceed, a flagger

signaling stop, another person signaling proceed, another person signaling stop, an emergency vehicle, and a school bus.

5 446. The method of claim 433, wherein the real characteristics used by the computer system to determine a theoretical right of way in the vehicle accident comprise at least an accident type.

10 447. The method of claim 446, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

15 448. The method of claim 433, wherein the at least one characteristic comprises a jurisdiction.

20 449. The method of claim 433, wherein the at least one characteristic comprises a jurisdiction, and wherein the jurisdiction comprises a state or a territory of the United States.

25 450. The method of claim 433, wherein the at least one characteristic comprises a traffic control and an accident type.

30 451. The method of claim 433, wherein the at least one characteristic comprises a traffic control and an accident type, and wherein the traffic control is selected from the group consisting of a red light, a yellow light, a green light, a left turn arrow, a right turn arrow, a stop sign, a yield sign, a flashing red light, a flashing yellow light, a police officer signaling stop, a police officer signaling proceed, a crossing guard

signaling proceed, a crossing guard signaling stop, a flagger signaling proceed, a flagger signaling stop, another person signaling proceed, another person signaling stop, an emergency vehicle, and a school bus.

5 452. The method of claim 433, wherein the at least one characteristic comprises a traffic control and an accident type, and wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a
10 parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

15 453. The method of claim 433, wherein the at least one characteristic comprises at least a traffic control and a jurisdiction.

20 454. The method of claim 433, wherein the at least one characteristic comprises at least a traffic control and a jurisdiction, and wherein the jurisdiction comprises a state or a territory of the United States.

25 455. The method of claim 433, wherein the at least one characteristic comprises at least a traffic control and a jurisdiction, and wherein the traffic control is selected from the group consisting of a red light, a yellow light, a green light, a left turn arrow, a right turn arrow, a stop sign, a yield sign, a flashing red light, a flashing yellow light, a police officer signaling stop, a police officer signaling proceed, a crossing guard signaling proceed, a crossing guard signaling stop, a flagger signaling proceed, a flagger signaling stop, another person signaling proceed, another person signaling stop, an emergency vehicle, and a school bus.

30 456. The method of claim 433, wherein the at least one characteristic comprises an

accident type and a jurisdiction.

457. The method of claim 433, wherein the at least one characteristic comprises an
accident type and a jurisdiction, and wherein the jurisdiction comprises a state or
5 territory of the United States.

458. The method of claim 433, wherein the at least one characteristic comprises an
accident type and a jurisdiction, and wherein the accident type is selected from the
group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a
10 left turn entering traffic, a right turn entering traffic, dual turns to same lane,
concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a
parked vehicle merging into traffic from left, a merge from left, a merge from right,
concurrent merges to a single lane, a collision with a parked vehicle, a collision while
backing, a head on, and a straight cross traffic collision.

459. The method of claim 433, wherein the at least one characteristic comprises a right
of way and at least a roadway configuration.

460. The method of claim 433, wherein the at least one characteristic comprises a right
20 of way and at least a roadway configuration, and wherein the roadway configuration is
selected from the group consisting of two or more lane road, a divided road with a
median that can be crossed, four-way intersection, T-angle intersection with a T-angle
that may vary, the merging of one roadway into another with no turns and in one
direction, curve, parking lot with two-way traffic, parking lot with one way traffic,
25 center turn lane, and two or more lane road divided by a physical barrier.

461. The method of claim 433, wherein the at least one characteristic comprises a right
of way and at least an accident type.

30 462. The method of claim 433, wherein the at least one characteristic comprises a right

of way and at least an accident type, and wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

463. The method of claim 433, wherein at least one characteristic comprises a right of way and at least an accident type.

464. The method of claim 433, wherein at least one characteristic comprises a right of way and at least an accident type, and wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

465. The method of claim 433, wherein at least one characteristic comprises a right of way and at least impact points of each vehicle involved in the real accident.

466. The method of claim 433, wherein at least one characteristic comprises a right of way and at least impact points of each vehicle involved in the real accident, and wherein each of the impact points comprises one of the following: right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

467. The method of claim 433, wherein at least one characteristic comprises a right of way and at least a roadway configuration and an accident type.

468. The method of claim 433, wherein at least one characteristic comprises a right of way and at least a roadway configuration and an accident type, and wherein the roadway configuration is selected from the group consisting of two or more lane road, a divided road with a median that can be crossed, four-way intersection, T-angle intersection with a T-angle that may vary, the merging of one roadway into another with no turns and in one direction, curve, parking lot with two-way traffic, parking lot with one way traffic, center turn lane, and two or more lane road divided by a physical barrier.

469. The method of claim 433, wherein at least one characteristic comprises a right of way and at least a roadway configuration and an accident type, and wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

470. The method of claim 433, wherein at least one characteristic comprises a right of way, a roadway configuration, and an impact point of a vehicle in the real accident.

471. The method of claim 433, wherein at least one characteristic comprises a right of way, a roadway configuration, and an impact point of a vehicle in the real accident , and wherein the roadway configuration is selected from the group consisting of two or more lane road, a divided road with a median that can be crossed, four-way intersection, T-angle intersection with a T-angle that may vary, the merging of one roadway into another with no turns and in one direction, curve, parking lot with two-

way traffic, parking lot with one way traffic, center turn lane, and two or more lane road divided by a physical barrier.

5 472. The method of claim 433, wherein at least one characteristic comprises a right of way, a roadway configuration, and an impact point of a vehicle in the real accident, and wherein each of the impact points is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

10

473. The method of claim 433, wherein at least one characteristic comprises a right of way, an accident type, and an impact point of a vehicle in the real accident.

15

474. The method of claim 433, wherein at least one characteristic comprises a right of way, an accident type, and an impact point of a vehicle in the real accident, and wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

20

25

475. The method of claim 433, wherein at least one characteristic comprises a right of way, an accident type, and an impact point of a vehicle in the real accident, and wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

30

476. The method of claim 433, wherein at least one characteristic comprises a right of way, a roadway configuration, an accident type, and an impact point of a vehicle in the real accident.

5 477. The method of claim 433, wherein at least one characteristic comprises a right of way, a roadway configuration, an accident type, and an impact point of a vehicle in the real accident, and wherein the roadway configuration is selected from the group consisting of two or more lane road, a divided road with a median that can be crossed, 10 four-way intersection, T-angle intersection with a T-angle that may vary, the merging of one roadway into another with no turns and in one direction, curve, parking lot with two-way traffic, parking lot with one way traffic, center turn lane, and two or more lane road divided by a physical barrier.

15 478. The method of claim 433, wherein at least one characteristic comprises a right of way, a roadway configuration, an accident type, and an impact point of a vehicle in the real accident, and wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U- 20 turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

25 479. The method of claim 433, wherein at least one characteristic comprises a right of way, a roadway configuration, an accident type, and an impact point of a vehicle in the real accident, and wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle. 30

480. A system for estimating liability, comprising:

a CPU;

5 a data memory coupled to the CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to
store one or more computer programs executable by the CPU, and wherein the
computer programs are executable to implement a method for estimating liability,
10 the method comprising:

providing to the computer system a real set of characteristics of a real vehicle
accident;

15 wherein the data memory comprises sets of characteristics for past or
theoretical accidents;

determining a theoretical right of way in the real accident from at least one
characteristic of the real set of characteristics; and

20 correlating the theoretical right of way and the real set of characteristics to a
right of way for the past or theoretical accidents and the sets of
characteristics for the past or theoretical accidents to estimate a base
liability for the real accident.

25

481. A carrier medium comprising program instructions, wherein the program
instructions are computer-executable to implement a method for estimating liability
for a vehicle accident, the method comprising:

30 providing to a computer system a real set of characteristics of a real accident;

wherein the computer system is configured to access a memory, and wherein the memory comprises sets of characteristics for past or theoretical accidents;

- 5 determining a theoretical right of way in the real accident from at least one characteristic of the real set of characteristics; and

wherein the computer system is further configured to correlate the theoretical right of way and the real set of characteristics to a right of way for the past or theoretical
10 accidents and the sets of characteristics for the past or theoretical accidents and to estimate a base liability for the real accident based on a correlation of the computer system.

482. A method of estimating liability for a vehicle accident, comprising:
15 estimating a base liability of a party in a vehicle accident with a computer system;
estimating an effect of one or more factors on the base liability of the party with the computer system; and
20 determining an estimate of liability of the party with the estimated of base liability and the estimated effect of the one or more factors on the base liability.

483. The method of claim 482, wherein the base liability is a portion of the liability
25 independent of the one or more factors, and wherein the one or more factors are specific to conditions of vehicles in the vehicle accident, conditions of drivers in the vehicle accident, actions of drivers in the vehicle accident, or environmental conditions common to vehicles in the vehicle accident.

- 30 484. The method of claim 482, wherein estimating the base liability comprises

estimating the base liability from at least one characteristic of a real set of characteristics of the vehicle accident.

5 485. The method of claim 482, wherein estimating the base liability comprises estimating the base liability from at least one characteristic of a real set of characteristics of the vehicle accident, and wherein the at least one characteristic comprises a right of way for a vehicle in the vehicle accident.

10 486. The method of claim 482, wherein estimating the base liability comprises estimating the base liability from at least one characteristic of a real set of characteristics of the vehicle accident, and wherein the at least one characteristic comprises a roadway configuration at the location of the vehicle accident.

15 487. The method of claim 482, wherein estimating the base liability comprises estimating the base liability from at least one characteristic of a real set of characteristics of the vehicle accident, wherein the at least one characteristic comprises a roadway configuration at the location of the vehicle accident, and wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way
20 intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

25 488. The method of claim 482, wherein estimating the base liability comprises estimating the base liability from at least one characteristic of a real set of characteristics of the vehicle accident, and wherein the at least one characteristic comprises an accident type of the vehicle accident.

30 489. The method of claim 488, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left

turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

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490. The method of claim 482, wherein estimating the base liability comprises estimating the base liability from at least one characteristic of a real set of characteristics of the vehicle accident, and wherein the at least one characteristic comprises an impact point of a vehicle in the vehicle accident.

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491. The method of claim 490, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

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492. The method of claim 482, wherein estimating the base liability comprises estimating the base liability from at least one characteristic of a real set of characteristics of the vehicle accident, and wherein the at least one characteristic comprises a right of way for a vehicle in the vehicle accident and a roadway configuration at a location of the vehicle accident.

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493. The method of claim 492, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

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494. The method of claim 482, wherein estimating the base liability comprises estimating the base liability from at least one characteristic of a real set of

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characteristics of the vehicle accident, and wherein the at least one characteristic comprises a right of way for a vehicle in the vehicle accident and an accident type of the vehicle accident.

5 495. The method of claim 494, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

15 496. The method of claim 482, wherein estimating the base liability comprises estimating the base liability from at least one characteristic of a real set of characteristics of the vehicle accident, and wherein the at least one characteristic comprises a right of way for a vehicle in the vehicle accident and an impact point of a vehicle in the vehicle accident.

20 497. The method of claim 496, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

25 498. The method of claim 482, wherein estimating the base liability comprises estimating the base liability from at least one characteristic of a real set of characteristics of the vehicle accident, and wherein the at least one characteristic comprises a roadway configuration at a location of the vehicle accident and an accident type of the vehicle accident.

30 499. The method of claim 498, wherein the roadway configuration is selected from the

group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

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500. The method of claim 498, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

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501. The method of claim 482, wherein estimating the base liability comprises estimating the base liability from at least one characteristic of a real set of characteristics of the vehicle accident, and wherein the at least one characteristic comprises a roadway configuration at a location of the vehicle accident and a impact point of a vehicle in the vehicle accident.

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502. The method of claim 501, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

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503. The method of claim 501, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

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504. The method of claim 482, wherein estimating the base liability comprises
estimating the base liability from at least one characteristic of a real set of
characteristics of the vehicle accident, and wherein the at least one characteristic
comprises an accident type of the vehicle accident and an impact point of a vehicle in
the vehicle accident.

505. The method of claim 504, wherein the accident type is selected from the group
consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left
turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent
left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle
merging into traffic from left, a merge from left, a merge from right, concurrent
merges to a single lane, a collision with a parked vehicle, a collision while backing, a
head on, and a straight cross traffic collision.

506. The method of claim 504, wherein the impact point is selected from the group
consisting of right front corner, right front fender, right middle, right rear quarter-
panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left
middle, left front fender, left front corner, and front middle.

507. The method of claim 482, wherein estimating the base liability comprises
estimating the base liability from at least one characteristic of a real set of
characteristics of the vehicle accident, and wherein the at least one characteristic
comprises a right of way for a vehicle in the vehicle accident, a roadway configuration
at a location of the vehicle accident, and an accident type of the vehicle accident.

508. The method of claim 507, wherein the roadway configuration is selected from the
group consisting of a two or more lane road, a divided road with a median that can be
crossed, a four-way intersection, a T-angle intersection, a merging of one roadway
into another, a curve, a parking lot with two-way traffic, a parking lot with one way
traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

509. The method of claim 507, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

510. The method of claim 482, wherein estimating the base liability comprises estimating the base liability from at least one characteristic of a real set of characteristics of the vehicle accident, and wherein the at least one characteristic comprises a right of way for a vehicle in the vehicle accident, a roadway configuration at a location of the vehicle accident, and an impact point of a vehicle in the vehicle accident.

511. The method of claim 510, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

512. The method of claim 510, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

513. The method of claim 482, wherein estimating the base liability comprises estimating the base liability from at least one characteristic of a real set of characteristics of the vehicle accident, and wherein the at least one characteristic

comprises a right of way for a vehicle in the vehicle accident, an accident type of the vehicle accident, and an impact point of a vehicle in the vehicle accident.

514. The method of claim 513, wherein the accident type is selected from the group
5 consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left
turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent
left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle
merging into traffic from left, a merge from left, a merge from right, concurrent
merges to a single lane, a collision with a parked vehicle, a collision while backing, a
10 head on, and a straight cross traffic collision.

515. The method of claim 513, wherein the impact point is selected from the group
consisting of right front corner, right front fender, right middle, right rear quarter-
panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left
15 middle, left front fender, left front corner, and front middle.

516. The method of claim 482, wherein estimating the base liability comprises
estimating the base liability from at least one characteristic of a real set of
characteristics of the vehicle accident, and wherein the at least one characteristic
20 comprises a roadway configuration at a location of the vehicle accident, an accident
type of the vehicle accident, and an impact point of a vehicle in the vehicle accident.

517. The method of claim 516, wherein the roadway configuration is selected from the
group consisting of a two or more lane road, a divided road with a median that can be
25 crossed, a four-way intersection, a T-angle intersection, a merging of one roadway
into another, a curve, a parking lot with two-way traffic, a parking lot with one way
traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

518. The method of claim 516, wherein the accident type is selected from the group
30 consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left

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turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

519. The method of claim 516, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

520. The method of claim 482, wherein estimating the base liability comprises estimating the base liability from at least one characteristic of a real set of characteristics of the vehicle accident, and wherein the at least one characteristic comprises a right of way for a vehicle in the vehicle accident, a roadway configuration at a location of the vehicle accident, an accident type of the vehicle accident, and an impact point of a vehicle in the vehicle accident.

521. The method of claim 520, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

522. The method of claim 520, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a

head on, and a straight cross traffic collision.

523. The method of claim 520, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

524. The method of claim 482, wherein the one or more factors are selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

525. The method of claim 482, further comprising adjusting the one or more factors with a situational weight.

526. The method of claim 482, further comprising adjusting the one or more factors with a situational weight, and estimating the situational weight from circumstances relating to the vehicle accident.

527. The method of claim 482, further comprising adjusting the one or more factors with a situational weight, and estimating the situational weight from knowledge obtained from experienced claims adjusters.

528. The method of claim 482, further comprising adjusting the one or more factors with a ranking factor.

529. The method of claim 482, further comprising adjusting a sum of the one or more factors with a factor influence.

530. The method of claim 482, wherein liability is a range, and wherein the range is
5 estimated by a range radius.

531. The method of claim 482, wherein liability is a range, wherein the range is
estimated by a range radius, and wherein the range radius is adjusted by a snap-to
radius.

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532. A system for estimating liability, comprising:

a CPU; and

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a system memory coupled to the CPU, wherein the system memory is configured to
store one or more computer programs executable by the CPU, and wherein the
computer programs are executable to implement a method for estimating liability,
the method comprising:

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estimating a base liability of a party in a vehicle accident;

estimating an effect of one or more factors on the base liability of the party;
and

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determining an estimate of liability of the party with the estimated base liability
and the estimated effect of the one or more factors on the base liability.

533. A carrier medium comprising program instructions, wherein the program
instructions are computer-executable to implement a method for estimating liability
30 for a vehicle accident, the method comprising:

estimating a base liability of a party in a vehicle accident with a computer system;

estimating an effect of one or more factors on the base liability of the party with the
computer system; and

determining an estimate of liability of the party with the estimated of base liability
and the estimated effect of the one or more factors on the base liability.

534. A method of estimating liability and a range of liability for a vehicle accident,
comprising:

estimating a base liability of a party in a vehicle accident, a lower bound of liability
of the party, and an upper bound of liability of the party with a computer system;

estimating an effect of one or more factors on the base liability of the party with a
computer system; and

wherein the one or more factors depend upon conditions of vehicles in the vehicle
accident, conditions of drivers in the vehicle accident, actions of drivers in the
vehicle accident, or environmental conditions common to vehicles in the vehicle
accident.

535. The method of claim 534, wherein the base liability is estimated by at least one
characteristic of a real set of characteristics of the vehicle accident.

536. The method of claim 534, wherein the base liability is estimated by at least one
characteristic of a real set of characteristics of the vehicle accident, and wherein the at
least one characteristic comprises a right of way for one of the vehicles in the vehicle
accident.

537. The method of claim 534, wherein the base liability is estimated by at least one characteristic of a real set of characteristics of the vehicle accident, and wherein the at least one characteristic comprises a roadway configuration at a location of the vehicle accident.

538. The method of claim 537, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

539. The method of claim 534, wherein the base liability is estimated by at least one characteristic of a real set of characteristics of the vehicle accident, and wherein the at least one characteristic comprises an accident type of the vehicle accident.

540. The method of claim 539, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

541. The method of claim 534, wherein the base liability is estimated by at least one characteristic of a real set of characteristics of the vehicle accident, and wherein the at least one characteristic comprises an impact point of one of the vehicles in the vehicle accident.

542. The method of claim 541, wherein the impact point is selected from the group

consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

5 543. The method of claim 534, wherein the base liability is estimated by at least one characteristic of a real set of characteristics of the vehicle accident, and wherein the at least one characteristic comprises a right of way for one of the vehicles in the vehicle accident and a roadway configuration at a location of the vehicle accident.

10 544. The method of claim 543, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

15 545. The method of claim 534, wherein the base liability is estimated by at least one characteristic of a real set of characteristics of the vehicle accident, and wherein the at least one characteristic comprises a right of way for one of the vehicles in the vehicle accident and an accident type of the vehicle accident.

20 546. The method of claim 545, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

25 547. The method of claim 534, wherein the base liability is estimated by at least one characteristic of a real set of characteristics of the vehicle accident, and wherein the at

least one characteristic comprises a right of way for one of the vehicles in the vehicle accident and an impact point of one of the vehicles in the vehicle accident.

548. The method of claim 547, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

549. The method of claim 534, wherein the base liability is estimated by at least one characteristic of a real set of characteristics of the vehicle accident, and wherein the at least one characteristic comprises a roadway configuration at a location of the vehicle accident and an accident type of the vehicle accident.

550. The method of claim 549, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

551. The method of claim 549, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

552. The method of claim 534, wherein the base liability is estimated by at least one characteristic of a real set of characteristics of the vehicle accident, and wherein the at least one characteristic comprises a roadway configuration at a location of the vehicle

accident and an impact point of one of the vehicles in the vehicle accident.

553. The method of claim 552, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be
5 crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

554. The method of claim 552, wherein the impact point is selected from the group
10 consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

555. The method of claim 534, wherein the base liability is estimated by at least one
15 characteristic of a real set of characteristics of the vehicle accident, and wherein the at least one characteristic comprises an accident type of the vehicle accident and an impact point of one of the vehicles in the vehicle accident.

556. The method of claim 555, wherein the accident type is selected from the group
20 consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a
25 head on, and a straight cross traffic collision.

557. The method of claim 555, wherein the impact points is selected from the group
30 consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

558. The method of claim 534, wherein the base liability is estimated by at least one characteristic of a real set of characteristics of the vehicle accident, and wherein the at least one characteristic comprises a right of way for one of the vehicles, a roadway configuration at a location of the vehicle accident, and an accident type of the vehicle accident.

559. The method of claim 558, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

560. The method of claim 558, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

561. The method of claim 534, wherein the base liability is estimated by at least one characteristic of a real set of characteristics of the vehicle accident, and wherein the at least one characteristic comprises a right of way for one of the vehicles in the vehicle accident, a roadway configuration at a location of the vehicle accident, and an impact point of one of the vehicles in the vehicle accident.

562. The method of claim 561, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway

into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

563. The method of claim 561, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.
564. The method of claim 534, wherein the base liability is estimated by at least one characteristic of a real set of characteristics of the vehicle accident, and wherein the at least one characteristic comprises a right of way for one of the vehicles in the vehicle accident, an accident type of the vehicle accident, and an impact point of one of the vehicles in the vehicle accident.
565. The method of claim 564, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.
566. The method of claim 564, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.
567. The method of claim 534, wherein the base liability is estimated by at least one characteristic of a real set of characteristics of the vehicle accident, and wherein the at least one characteristic comprises a roadway configuration at a location of the vehicle

accident, an accident type of the vehicle accident, and an impact point of one of the vehicles in the vehicle accident.

568. The method of claim 567, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

569. The method of claim 567, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

570. The method of claim 567, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

571. The method of claim 534, wherein the base liability is estimated by at least one characteristic of a real set of characteristics of the vehicle accident, and wherein the at least one characteristic comprises a right of way for one of the vehicles in the vehicle accident, a roadway configuration at a location of the vehicle accident, an accident type of the vehicle accident, and an impact point of one of the vehicles in the vehicle accident.

572. The method of claim 571, wherein the roadway configuration is selected from the

group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

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573. The method of claim 571, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

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574. The method of claim 571, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

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575. The method of claim 534, wherein the one or more factors are selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

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576. The method of claim 534, further comprising adjusting the one or more factors with a situational weight.

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577. The method of claim 534, estimating a situational weight from circumstances relating to the vehicle accident, and adjusting the one or more factors with the situational weight.

5 578. The method of claim 534, estimating a situational weight from knowledge obtained from experienced claims adjusters, and adjusting the one or more factors with the situational weight.

579. The method of claim 534, further comprising adjusting the one or more factors
10 with a ranking factor.

580. The method of claim 534, further comprising adjusting a sum of the one or more factors with a factor influence.

15 581. A system for estimating liability comprising:

a CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to
20 store one or more computer programs executable by the CPU, and wherein the computer programs are executable to implement a method for estimating liability, the method comprising:

estimating a base liability of a party in a vehicle accident, a lower bound of
25 liability of the party, and an upper bound of liability of the party;

estimating an effect of one or more factors on the liability; and

wherein the one or more factors depend upon conditions of vehicles in the
30 vehicle accident, conditions of drivers in the vehicle accident, actions of

drivers in the vehicle accident, or environmental conditions common to vehicles in the vehicle accident.

582. A carrier medium comprising program instructions, wherein the program
5 instructions are computer-executable to implement a method of estimating liability and a range of liability for a vehicle accident, the method comprising:

estimating a base liability of a party in a vehicle accident, a lower bound of liability
10 of the party, and an upper bound of liability of the party with a computer system;

estimating an effect of one or more factors on the base liability of the party with a
computer system; and

wherein the one or more factors depend upon conditions of vehicles in the vehicle
15 accident, conditions of drivers in the vehicle accident, actions of drivers in the vehicle accident, or environmental conditions common to vehicles in the vehicle accident.

583. A method of determining right of way in a vehicle accident, comprising:

20 providing to a computer system a real set of characteristics of to a real accident;

wherein the computer system is configured to access a memory, wherein the memory
comprises sets of characteristics for past or theoretical accidents, and wherein a
25 determination of a right of way is associated with one or more of the sets of characteristics for the past or theoretical accidents;

comparing the real set of characteristics to the sets of characteristics for the past or
theoretical accidents to determine a nearest matching set of characteristics
30 among the sets of characteristics for the past or theoretical accidents; and

determining a right of way for the real accident based on the determination of the right of way associated with the nearest matching set of characteristics.

5 584. The method of claim 583, wherein the real accident comprises a two vehicle accident.

585. The method of claim 583, wherein the real set of characteristics comprises a roadway configuration at a location of the real accident.

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586. The method of claim 585, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

15

587. The method of claim 583, wherein the real set of characteristics comprises an accident type of the real accident.

20 588. The method of claim 587, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

25

589. The method of claim 583, wherein the real set of characteristics comprises a traffic control.

30

590. The method of claim 589, wherein the traffic control is selected from the group consisting of a red light, a yellow light, a green light, a left turn arrow, a right turn arrow, a stop sign, a yield sign, a flashing red light, a flashing yellow light, a police officer signaling stop, a police officer signaling proceed, a crossing guard signaling proceed, a crossing guard signaling stop, a flagger signaling proceed, a flagger signaling stop, another person signaling proceed, another person signaling stop, an emergency vehicle, and a school bus.
591. The method of claim 583, wherein the real set of characteristics comprises a jurisdiction.
592. The method of claim 591, wherein the jurisdiction comprises a state or a territory of the United States.
593. The method of claim 583, wherein the real set of characteristics comprises a roadway configuration at a location of the real accident and an accident type of the real accident.
594. The method of claim 593, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.
595. The method of claim 593, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a

head on, and a straight cross traffic collision.

596. The method of claim 583, wherein at least two of the real set of characteristics
comprise a roadway configuration at a location of the real accident and a traffic
control.

597. The method of claim 596, wherein the roadway configuration is selected from the
group consisting of a two or more lane road, a divided road with a median that can be
crossed, a four-way intersection, a T-angle intersection, a merging of one roadway
into another, a curve, a parking lot with two-way traffic, a parking lot with one way
traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

598. The method of claim 596, wherein the traffic control is selected from the group
consisting of a red light, a yellow light, a green light, a left turn arrow, a right turn
arrow, a stop sign, a yield sign, a flashing red light, a flashing yellow light, a police
officer signaling stop, a police officer signaling proceed, a crossing guard signaling
proceed, a crossing guard signaling stop, a flagger signaling proceed, a flagger
signaling stop, another person signaling proceed, another person signaling stop, an
emergency vehicle, and a school bus.

599. The method of claim 583, wherein the real set of characteristics comprises a
roadway configuration at a location of the real accident and a jurisdiction.

600. The method of claim 599, wherein the roadway configuration is selected from the
group consisting of a two or more lane road, a divided road with a median that can be
crossed, a four-way intersection, a T-angle intersection, a merging of one roadway
into another, a curve, a parking lot with two-way traffic, a parking lot with one way
traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

601. The method of claim 599, wherein the jurisdiction comprises a state or a territory

of the United States.

602. The method of claim 583, wherein the real set of characteristics comprises an accident type of the real accident and a traffic control.

5

603. The method of claim 602, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

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604. The method of claim 602, wherein the traffic control is selected from the group consisting of a red light, a yellow light, a green light, a left turn arrow, a right turn arrow, a stop sign, a yield sign, a flashing red light, a flashing yellow light, a police officer signaling stop, a police officer signaling proceed, a crossing guard signaling proceed, a crossing guard signaling stop, a flagger signaling proceed, a flagger signaling stop, another person signaling proceed, another person signaling stop, an emergency vehicle, and a school bus.

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605. The method of claim 583, wherein the real set of characteristics comprises an accident type of the real accident and a jurisdiction.

606. The method of claim 605, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a

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head on, and a straight cross traffic collision.

607. The method of claim 605, wherein the jurisdiction comprises a state or a territory of the United States.

5

608. The method of claim 583, wherein the real set of characteristics comprises a traffic control and a jurisdiction.

609. The method of claim 608, wherein the traffic control is selected from the group consisting of a red light, a yellow light, a green light, a left turn arrow, a right turn arrow, a stop sign, a yield sign, a flashing red light, a flashing yellow light, a police officer signaling stop, a police officer signaling proceed, a crossing guard signaling proceed, a crossing guard signaling stop, a flagger signaling proceed, a flagger signaling stop, another person signaling proceed, another person signaling stop, an emergency vehicle, and a school bus.

15

610. The method of claim 608, wherein the jurisdiction comprises a state or a territory of the United States.

611. The method of claim 583, wherein the real set of characteristics comprises a roadway configuration at a location of the real accident, an accident type of the real accident, and a traffic control.

20

612. The method of claim 611, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

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613. The method of claim 611, wherein the accident type is selected from the group

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consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

614. The method of claim 611, wherein the traffic control is selected from the group consisting of a red light, a yellow light, a green light, a left turn arrow, a right turn arrow, a stop sign, a yield sign, a flashing red light, a flashing yellow light, a police officer signaling stop, a police officer signaling proceed, a crossing guard signaling proceed, a crossing guard signaling stop, a flagger signaling proceed, a flagger signaling stop, another person signaling proceed, another person signaling stop, an emergency vehicle, and a school bus.

615. The method of claim 583, wherein the real set of characteristics comprises a roadway configuration at a location of the real accident, an accident type of the real accident, and a jurisdiction.

616. The method of claim 615, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

617. The method of claim 615, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent

merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

5 618. The method of claim 615, wherein the jurisdiction comprises a state or a territory of the United States.

619. The method of claim 583, wherein the real set of characteristics comprises a roadway configuration at a location of the real accident, a traffic control, and a jurisdiction.

10

620. The method of claim 619, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

15

621. The method of claim 619, wherein the traffic control is selected from the group consisting of a red light, a yellow light, a green light, a left turn arrow, a right turn arrow, a stop sign, a yield sign, a flashing red light, a flashing yellow light, a police officer signaling stop, a police officer signaling proceed, a crossing guard signaling proceed, a crossing guard signaling stop, a flagger signaling proceed, a flagger signaling stop, another person signaling proceed, another person signaling stop, an emergency vehicle, and a school bus.

20

25 622. The method of claim 619, wherein the jurisdiction comprises a state or a territory of the United States.

623. The method of claim 583, wherein the real set of characteristics comprises an accident type of the real accident, a traffic control, and a jurisdiction.

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624. The method of claim 623, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

625. The method of claim 623, wherein the traffic control is selected from the group consisting of a red light, a yellow light, a green light, a left turn arrow, a right turn arrow, a stop sign, a yield sign, a flashing red light, a flashing yellow light, a police officer signaling stop, a police officer signaling proceed, a crossing guard signaling proceed, a crossing guard signaling stop, a flagger signaling proceed, a flagger signaling stop, another person signaling proceed, another person signaling stop, an emergency vehicle, and a school bus.

626. The method of claim 623, wherein the jurisdiction comprises a state or a territory of the United States.

627. The method of claim 583, wherein the real set of characteristics comprises a roadway configuration at a location of the real accident, an accident type of the real accident, a traffic control, and a jurisdiction.

628. The method of claim 627, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

629. The method of claim 627, wherein the accident type is selected from the group

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consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left
turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent
left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle
merging into traffic from left, a merge from left, a merge from right, concurrent
5 merges to a single lane, a collision with a parked vehicle, a collision while backing, a
head on, and a straight cross traffic collision.

630. The method of claim 627, wherein the traffic control is selected from the group
consisting of a red light, a yellow light, a green light, a left turn arrow, a right turn
10 arrow, a stop sign, a yield sign, a flashing red light, a flashing yellow light, a police
officer signaling stop, a police officer signaling proceed, a crossing guard signaling
proceed, a crossing guard signaling stop, a flagger signaling proceed, a flagger
signaling stop, another person signaling proceed, another person signaling stop, an
emergency vehicle, and a school bus.

15
631. The method of claim 627, wherein the jurisdiction comprises a state or a territory
of the United States.

632. A system of determining right of way in a vehicle accident, comprising:
20 a CPU;

a data memory coupled to the CPU; and

25 a system memory coupled to the CPU, wherein the system memory is configured to
store one or more computer programs executable by the CPU, and wherein the
computer programs are executable to implement a method for estimating liability,
the method comprising:

30 providing to a real set of characteristics of a real accident;

wherein the data memory comprises sets of characteristics for past or
theoretical accidents;

5 providing a determination of a right of way of a vehicle for one or more of the
set of characteristics for past or theoretical accidents;

comparing the real set of characteristics to the sets of characteristics for the
past or theoretical accidents to determine a nearest matching set of
10 characteristics among the sets of characteristics for the past or theoretical
accidents; and

determining a right of way for the real accident based on the determined right
of way for the nearest matching set of characteristics among the sets of
15 characteristics relating to past or theoretical accidents.

633. A carrier medium comprising program instructions, wherein the program
instructions are computer-executable to implement a method of determining right of
way in a vehicle accident, the method comprising:

20 providing to a computer system a real set of characteristics of to a real accident;

wherein the computer system is configured to access a memory, wherein the memory
comprises sets of characteristics for past or theoretical accidents, and wherein a
25 determination of a right of way is associated with one or more of the sets of
characteristics for the past or theoretical accidents;

comparing the real set of characteristics to the sets of characteristics for the past or
theoretical accidents to determine a nearest matching set of characteristics
30 among the sets of characteristics for the past or theoretical accidents; and

determining a right of way for the real accident based on the determination of the right of way associated with the nearest matching set of characteristics.

5 634. A method of estimating liability for a vehicle accident, comprising:

providing to a computer system a real set of characteristics of a real accident,
wherein the real set of characteristics comprises an impact point for a vehicle in
the real accident;

10

wherein the computer system is configured to access a memory, wherein the memory
comprises sets of characteristics for past or theoretical accidents, wherein the
sets of characteristics for the past or theoretical accident comprise an impact
point for a vehicle in one of the past or theoretical accidents, wherein the impact
15 point for the vehicle is the one of the past or theoretical accidents is associated
with at least one impact group, and wherein the at least one impact group is
associated with an estimate of a base liability;

15

comparing the real set of characteristics to the sets of characteristics for the past or
20 theoretical accidents to determine a nearest matching set of characteristics
among the sets of characteristics for the past or theoretical accidents; and

20

determining an estimate of liability for the real accident based on the estimate of the
base liability associated with the at least one impact group of the nearest
25 matching set of characteristics.

25

635. The method of claim 634, wherein the estimate of liability associated with the at
least one impact group is determined by using knowledge obtained from experienced
claims adjusters.

30

636. The method of claim 634, wherein the sets of characteristics for the past or theoretical accidents further comprise a roadway configuration.

5 637. The method of claim 636, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

10 638. The method of claim 634, wherein the sets of characteristics for the past or theoretical accidents further comprise an accident type.

15 639. The method of claim 638, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

20 640. The method of claim 634, wherein the sets of characteristics for the past or theoretical accidents further comprise a right of way.

25 641. The method of claim 634, wherein the sets of characteristics for the past or theoretical accidents further comprise a roadway configuration and an accident type.

30 642. The method of claim 641, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way

traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

643. The method of claim 641, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

644. The method of claim 634, wherein the sets of characteristics for the past or theoretical accidents further comprise a roadway configuration and a right of way.

645. The method of claim 644, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

646. The method of claim 634, wherein the sets of characteristics for the past or theoretical accidents further comprise an accident type and a right of way.

647. The method of claim 646, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

648. The method of claim 634, wherein the sets of characteristics for the past or theoretical accidents further comprise a roadway configuration, an accident type, and a right of way.

5 649. The method of claim 648, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

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650. The method of claim 648, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

15

651. A system for estimating liability, comprising:

20

a CPU;

a data memory coupled to the CPU; and

25 a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein the computer programs are executable to implement a method for estimating liability, the method comprising:

30 providing a real set of characteristics of a real accident, wherein the real set of

characteristics comprises an impact point for a vehicle in the real accident;

wherein the data memory comprises sets of characteristics for past or
theoretical accidents, wherein the sets of characteristics comprise an
5 impact points for a vehicle in one of the past or theoretical accidents,
wherein the impact point for the vehicle in the one of the past or
theoretical accidents is associated with at least one impact group, and
wherein the at least one impact group is associated with an estimate of a
base liability;

10 comparing the real set of characteristics to the sets of characteristics for the
past or theoretical accidents to determine a nearest matching set of
characteristics among the sets of characteristics for the past or theoretical
accidents; and

15 determining an estimate of liability for the real accident based on the estimate
of the base liability associated with the at least one impact group of the
nearest matching set of characteristics

20 652. A carrier medium comprising program instructions, wherein the program
instructions are computer-executable to implement a method of estimating liability for
a vehicle accident, the method comprising:

25 providing to a computer system a real set of characteristics of a real accident,
wherein the real set of characteristics comprises an impact point for a vehicle in
the real accident;

30 wherein the computer system is configured to access a memory, wherein the memory
comprises sets of characteristics for past or theoretical accidents, wherein the
sets of characteristics for the past or theoretical accident comprise an impact

point for a vehicle in one of the past or theoretical accidents, wherein the impact point for the vehicle is the one of the past or theoretical accidents is associated with at least one impact group, and wherein the at least one impact group is associated with an estimate of a base liability;

5

comparing the real set of characteristics to the sets of characteristics for the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics for the past or theoretical accidents; and

10 determining an estimate of liability for the real accident based on the estimate of the base liability associated with the at least one impact group of the nearest matching set of characteristics.

653. A method of estimating liability for a vehicle accident, comprising:

15

estimating a base liability of a party involved in a vehicle accident using a computer system;

20

estimating an effect of one or more factors on the base liability using a computer system;

determining an estimate of liability of the party based on the base liability and the effect of the one or more factors on the base liability; and

25 assigning an absolute liability value as the liability of the party if the effect of the one or more factors exceeds a user specified value.

654. The method of claim 653, wherein estimating the base liability comprises estimating the base liability using a real set of characteristics of the vehicle accident.

30

655. The method of claim 654, wherein the real set of characteristics comprises a right of way for a vehicle in the vehicle accident.

5 656. The method of claim 654, wherein the real set of characteristics comprises a roadway configuration at a location of the vehicle accident.

657. The method of claim 656, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway
10 into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

658. The method of claim 654, wherein the real set of characteristics comprises an accident type of the vehicle accident.
15

659. The method of claim 658, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle
20 merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

660. The method of claim 654, wherein the real set of characteristics comprises an impact point of a vehicle in the vehicle accident.
25

661. The method of claim 660, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left
30 middle, left front fender, left front corner, and front middle.

662. The method of claim 654, wherein the real set of characteristics comprises a right of way for a vehicle in the vehicle accident and a roadway configuration at a location of the vehicle accident.

5

663. The method of claim 662, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

10

664. The method of claim 654, wherein the real set of characteristics comprises a right of way for a vehicle in the vehicle accident and an accident type of the vehicle accident.

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665. The method of claim 664, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

20

666. The method of claim 654, wherein the real set of characteristics comprises a right of way for a vehicle in the vehicle accident and an impact point of the vehicle in the vehicle accident.

25

667. The method of claim 666, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left

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middle, left front fender, left front corner, and front middle.

668. The method of claim 654, wherein the real set of characteristics comprises a roadway configuration at a location of the vehicle accident and an accident type of the vehicle accident.

669. The method of claim 668, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

670. The method of claim 668, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

671. The method of claim 654, wherein the real set of characteristics comprises a roadway configuration at a location of the vehicle accident and an impact point of a vehicle in the vehicle accident.

672. The method of claim 671, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

673. The method of claim 671, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

5

674. The method of claim 654, wherein the real set of characteristics comprises an accident type of the vehicle accident and an impact point of a vehicle in the vehicle accident.

10 675. The method of claim 674, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

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676. The method of claim 674, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

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677. The method of claim 654, wherein the real set of characteristics comprises a right of way for a vehicle in the vehicle accident, a roadway configuration at a location of the vehicle accident, and an accident type of the vehicle accident.

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678. The method of claim 677, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way

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traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

679. The method of claim 677, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left
5 turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

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680. The method of claim 654, wherein the real set of characteristics comprises a right of way for a vehicle in the vehicle accident, a roadway configuration at a location of the vehicle accident, and an impact point of the vehicle in the vehicle accident.

15 681. The method of claim 680, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

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682. The method of claim 680, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

25

683. The method of claim 654, wherein the real set of characteristics comprises a right of way for a vehicle in the vehicle accident, an accident type of the vehicle accident, and an impact point of the vehicle in the vehicle accident.

30 684. The method of claim 683, wherein the accident type is selected from the group

consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left
turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent
left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle
merging into traffic from left, a merge from left, a merge from right, concurrent
merges to a single lane, a collision with a parked vehicle, a collision while backing, a
head on, and a straight cross traffic collision.

685. The method of claim 683, wherein the impact point is selected from the group
consisting of right front corner, right front fender, right middle, right rear quarter-
panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left
middle, left front fender, left front corner, and front middle.

686. The method of claim 654, wherein the real set of characteristics comprises a
roadway configuration at a location of the vehicle accident, an accident type of the
vehicle accident, and an impact point of a vehicle in the vehicle accident.

687. The method of claim 686, wherein the roadway configuration is selected from the
group consisting of a two or more lane road, a divided road with a median that can be
crossed, a four-way intersection, a T-angle intersection, a merging of one roadway
into another, a curve, a parking lot with two-way traffic, a parking lot with one way
traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

688. The method of claim 686, wherein the accident type is selected from the group
consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left
turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent
left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle
merging into traffic from left, a merge from left, a merge from right, concurrent
merges to a single lane, a collision with a parked vehicle, a collision while backing, a
head on, and a straight cross traffic collision.

689. The method of claim 686, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

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690. The method of claim 654, wherein the real set of characteristics comprises a right of way for a vehicle in the vehicle accident, a roadway configuration at a location of the vehicle accident, an accident type of the vehicle accident, and an impact point of the vehicle in the vehicle accident.

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691. The method of claim 690, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

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692. The method of claim 690, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

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693. The method of claim 690, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

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694. The method of claim 653, wherein the one or more factors are selected from the

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group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

695. The method of claim 653, further comprising adjusting the one or more factors with a situational weight.

696. The method of claim 653, estimating a situational weight from circumstances of the vehicle accident, and adjusting the one or more factors with the situational weight.

697. The method of claim 695, estimating a situational weight from knowledge obtained from experienced claims adjusters, and adjusting the one or more factors with the situational weight.

698. The method of claim 653, further comprising adjusting the one or more factors with a ranking factor.

699. The method of claim 653, further comprising adjusting a sum of the one or more factors with a factor influence.

700. The method of claim 653, wherein the estimate of liability is a range, and wherein the range is estimated by a range radius.

701. The method of claim 653, wherein the estimate of liability is a range, wherein the range is estimated by a range radius, and wherein the range radius is adjusted by a snap-to radius.

702. A system for estimating liability for a vehicle accident, comprising:

a CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein the computer programs are executable to implement a method for estimating liability, the method comprising:

estimating a base liability of a party involved in a vehicle accident;

estimating an effect of one or more factors on the base liability;

determining an estimate of liability of the party based on the base liability and the effect of the one or more factors on the base liability; and

assigning an absolute liability value as liability of the party if the effect of the one or more factors exceeds a user specified value.

703. A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method of estimating liability for a vehicle accident, the method comprising:

estimating a base liability of a party involved in a vehicle accident using a computer system;

estimating an effect of one or more factors on the base liability using a computer system;

determining an estimate of liability of the party based on the base liability and the effect of the one or more factors on the base liability; and

assigning an absolute liability value as the liability of the party if the effect of the one or more factors exceeds a user specified value.

704. A method of estimating liability in a real accident, comprising:

providing to a computer a real set of characteristics of a real accident;

wherein at least one of the characteristics of the real set is based on a condition of a vehicle in the real accident, a condition of a driver of the vehicle in the real accident, an action of the driver of the vehicle in the real accident, or an environmental condition common to the vehicle in the accident;

wherein the computer system is configured to access a memory, wherein the memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein at least one of the characteristics of the sets of characteristics for the past or theoretical accidents is based on a condition of a vehicle in the past or theoretical accidents, a condition of a driver of the vehicle in the past or theoretical accidents, an action of the driver of the vehicle in the past or theoretical accidents, or an environmental condition common to the vehicle in the past or theoretical accidents;

comparing the real set of characteristics to the sets of characteristics for the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics for the past or theoretical accidents; and

determining an estimate of liability for the real accident based the estimate of liability of a associated with the nearest matching set of characteristic from the past or

theoretical accidents.

705. The method of claim 704, wherein the characteristics are selected from the group consisting of a construction zone, an obstructed view or glare, a road condition, a road character, a road defect, a defective traffic control, visibility, alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, driver illness, following too closely, headlights off, speed, a sudden stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive action, high beams, an improper lane change, improper parking, and improper signaling.

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706. The method of claim 704, further comprising adjusting estimate of liability with a situational weight.

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707. The method of claim 704, further comprising estimating a situational weight from one or more circumstances of the vehicle accident, and adjusting estimate of liability with a situational weight.

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708. The method of claim 704, further comprising estimating a situational weight from knowledge obtained from an experienced claims adjuster, and adjusting estimate of liability with a situational weight.

709. The method of claim 704, further comprising adjusting estimate of liability with one or more ranking factors.

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710. The method of claim 704, further comprising adjusting estimate of liability with a factor influence.

711. A system for estimating liability, comprising:

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a CPU;

a data memory coupled to the CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to
5 store one or more computer programs executable by the CPU, and wherein the
computer programs are executable to implement a method for estimating liability,
the method comprising:

providing a real set of characteristics of a real accident;

10 wherein at least one of the characteristics of the real set is based on a condition
of a vehicle in the real accident, a condition of a driver of the vehicle in
the real accident, an action of the driver of the vehicle in the real accident,
or an environmental condition common to the vehicle in the real accident;

15 wherein the data memory comprises sets of characteristics for past or
theoretical accidents associated with estimates of liability, and wherein at
least one of the characteristics of the sets of characteristics for the past or
theoretical accidents is based on a condition of a vehicle in the past or
20 theoretical accidents, a condition of a driver of the vehicle in the past or
theoretical accidents, an action of the driver of the vehicle in the past or
theoretical accidents, or an environmental condition common to the
vehicle in the past or theoretical accidents;

25 comparing the real set of characteristics to the sets of characteristics for the
past or theoretical accidents to determine a nearest matching set of
characteristics among the sets of characteristics for the past or theoretical
accidents; and

30 determining an estimate of liability for the real accident based the estimate of

liability of a associated with the nearest matching set of characteristic from the past or theoretical accidents.

712. A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method of estimating the contribution to liability in a vehicle accident, the method comprising:

providing to a computer a real set of characteristics of a real accident;

wherein at least one of the characteristics of the real set is based on a condition of a vehicle in the real accident, a condition of a driver of the vehicle in the real accident, an action of the driver of the vehicle in the real accident, or an environmental condition common to the vehicle in the accident;

wherein the computer system is configured to access a memory, wherein the memory comprises sets of characteristics for past or theoretical accidents associated with estimates of liability, and wherein at least one of the characteristics of the sets of characteristics for the past or theoretical accidents is based on a condition of a vehicle in the past or theoretical accidents, a condition of a driver of the vehicle in the past or theoretical accidents, an action of the driver of the vehicle in the past or theoretical accidents, or an environmental condition common to the vehicle in the past or theoretical accidents;

comparing the real set of characteristics to the sets of characteristics for the past or theoretical accidents to determine a nearest matching set of characteristics among the sets of characteristics for the past or theoretical accidents; and

determining an estimate of liability for the real accident based the estimate of liability of a associated with the nearest matching set of characteristic from the past or theoretical accidents.

713. A method, comprising:

5 providing to a computer system one or more sets of impact points relating to a past or theoretical accident, wherein the one or more sets of impact points comprise an impact point for at least one vehicle in the past or theoretical accident;

10 wherein the computer system is configured to access a memory, wherein the memory comprises sets of characteristics for past or theoretical accidents;

providing to the computer system an estimate of liability corresponding to the one or more sets of impact points for the past or theoretical accident; and

15 storing the estimate of liability in the memory in association with the one or more sets of impact points and the sets of characteristics for past or theoretical accidents.

714. The method of claim 713, wherein the past or theoretical accident comprises a two vehicle accident.

20 715. The method of claim 713, wherein the estimate of liability is expressed as a percentage.

25 716. The method of claim 713, wherein the estimate of liability is expressed as a range of percentage liability.

30 717. The method of claim 713, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

718. The method of claim 713, wherein the sets of characteristics for past or theoretical accidents comprise a roadway configuration at a location of the vehicle accident.

5 719. The method of claim 718, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

10

720. The method of claim 713, wherein the sets of characteristics for past or theoretical accidents comprise an accident type of the vehicle accident.

15 721. The method of claim 720, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

20

722. The method of claim 713, wherein the sets of characteristics for past or theoretical accidents comprise a roadway configuration at a location of the vehicle accident and an accident type of the vehicle accident.

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723. The method of claim 722, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

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724. The method of claim 722, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

725. A system, comprising:

a CPU;

a data memory coupled to the CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein the computer programs are executable to implement a method for estimating liability, the method comprising:

providing one or more sets of impact points relating to a past or theoretical accident, wherein the one or more sets of impact points comprise an impact point for at least one vehicle in the past or theoretical accident;

wherein the data memory comprises sets of characteristics for past or theoretical accidents;

providing to the computer system an estimate of liability corresponding to the one or more sets of impact points for the past or theoretical accident; and

storing the estimate of liability in the memory in association with the one or more sets of impact points and the sets of characteristics for past or theoretical accidents.

5 726. A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method comprising:

providing to a computer system one or more sets of impact points relating to a past or theoretical accident, wherein the one or more sets of impact points comprise an
10 impact point for at least one vehicle in the past or theoretical accident;

wherein the computer system is configured to access a memory, wherein the memory comprises sets of characteristics for past or theoretical accidents;

15 providing to the computer system an estimate of liability corresponding to the one or more sets of impact points for the past or theoretical accident; and

storing the estimate of liability in the memory in association with the one or more sets of impact points and the sets of characteristics for past or theoretical
20 accidents.

727. A method, comprising:

providing to a computer system an estimate of liability for a past or theoretical
25 accident;

wherein the computer system is configured to access a memory, wherein the memory comprises a set of characteristics for the past or theoretical accident; and

30 storing the estimate of liability in the memory in association with the set of

characteristics for the past or theoretical accident.

728. The method of claim 727, wherein the accident comprises a vehicle accident.

5 729. The method of claim 727, wherein the accident comprises a two vehicle accident.

730. The method of claim 727, wherein the estimate of the liability is expressed as a percentage.

10 731. The method of claim 727, wherein set of characteristics for the past or theoretical accident comprise a roadway configuration at a location of the vehicle accident.

732. The method of claim 731, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be
15 crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

733. The method of claim 727, wherein set of characteristics for the past or theoretical
20 accident comprise an accident type of the vehicle accident.

734. The method of claim 733, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent
25 left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

30 735. The method of claim 727, wherein set of characteristics for the past or theoretical

accident comprise a roadway configuration at a location of the vehicle accident and an accident type of the vehicle accident.

736. The method of claim 735, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

737. The method of claim 735, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

738. The method of claim 727, wherein the estimate of liability comprises a base liability, wherein the base liability is a portion of the liability independent of factors specific to condition of vehicles in the accident, condition of drivers in the accident, actions of drivers in the accident, and environmental conditions common to vehicles in the accident.

739. The method of claim 727, wherein the estimate of liability comprises a lower bound of liability and an upper bound of liability.

740. The method of claim 727, wherein the estimate of liability comprises a range radius.

741. A system, comprising:

a CPU;

a data memory coupled to the CPU; and

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a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein the computer programs are executable to implement a method for estimating liability, the method comprising:

10

providing an estimate of liability for a past or theoretical accident;

wherein the data memory comprises a set of characteristics for the past or theoretical accident; and

15

storing the estimate of liability in the memory in association with the set of characteristics for the past or theoretical accident.

742. A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method of estimating liability for a vehicle accident, the method comprising:

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providing to a computer system an estimate of liability for a past or theoretical accident;

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wherein the computer system is configured to access a memory, wherein the memory comprises a set of characteristics for the past or theoretical accident; and

storing the estimate of liability in the memory in association with the set of characteristics for the past or theoretical accident.

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743. A method, comprising:

providing a computer system, configured to access a memory, wherein the memory
comprises one or more estimates of an effect on liability of one or more factors
relating to a past or theoretical accident;

providing to the computer system one or more adjustments to the one or more
estimates of the effect on the liability of the one or more factors relating to the
past or theoretical accident; and

storing the one or more adjustments in the memory in association with the one or
more estimates of the effect on the liability of the one or more factors relating to
the past or theoretical accident.

744. The method of claim 743, wherein the accident comprises a vehicle accident.

745. The method of claim 743, wherein the accident comprises a two vehicle accident.

746. The method of claim 743, wherein the one or more estimates of the effect on the
liability are expressed as a percentage.

747. The method of claim 743, wherein the one or more factors are selected from the
group consisting of a construction zone, an obstructed view or glare, a road condition,
a road character, a road defect, a defective traffic control, visibility, alcohol, illicit
drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience,
driver fatigue, driver illness, following too closely, headlights off, speed, a sudden
stop or swerve, taillights or brakelights off, unsafe backing, failure to take evasive
action, high beams, an improper lane change, improper parking, and improper
signaling.

748. The method of claim 743, wherein the one or more adjustments comprise situational weights.

5 749. The method of claim 743, wherein the one or more adjustments comprise ranking factors.

750. The method of claim 743, wherein the one or more adjustments comprise a factor influence, and wherein the factor influence adjusts a sum of the effect on the liability
10 of the one or more factors.

751. A system, comprising:

15 a CPU;

a data memory coupled to the CPU ,wherein the data memory comprises one or more estimates of an effect on liability of one or more factors relating to a past or theoretical accident; and

20 a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein the computer programs are executable to implement a method for estimating liability, the method comprising:

25 providing one or more adjustments to the one or more estimates of the effect on the liability of the one or more factors relating to the past or theoretical accident; and

storing the one or more adjustments in the data memory in association with the
30 one or more estimates of the effect on the liability of the one or more

factors relating to the past or theoretical accident.

752. A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method comprising:

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providing a computer system, configured to access a memory, wherein the memory comprises one or more estimates of an effect on liability of one or more factors relating to a past or theoretical accident;

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providing to the computer system one or more adjustments to the one or more estimates of the effect on the liability of the one or more factors relating to the past or theoretical accident; and

15

storing the one or more adjustments in the memory in association with the one or more estimates of the effect on the liability of the one or more factors relating to the past or theoretical accident.

753. A method, comprising:

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providing claim data regarding a vehicle accident to a computer system via a graphical user interface;

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providing data regarding at least one vehicle involved in the vehicle accident to the computer system via the graphical user interface;

providing an assessment of the vehicle accident to the computer system via the graphical user interface; and

30

storing the claim data regarding the vehicle accident, the data regarding at least one vehicle involved in the vehicle accident, and the assessment of the vehicle

accident in a memory associated with the computer system.

754. The method of claim 753, further comprising displaying a consultation report via the graphical user interface.

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755. The method of claim 754, wherein the consultation report comprises the claim data, the data regarding the at least one vehicle, and the assessment.

756. The method of claim 754, wherein the consultation report comprises a range of liability for an insured party involved in the vehicle accident.

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757. The method of claim 753, wherein the claim data comprises policy data.

758. The method of claim 753, wherein the claim data comprises policy data, and wherein the policy data comprises a claim number, a policy number, policy limits, or policy dates.

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759. The method of claim 753, wherein the claim data comprises information regarding parties involved in the vehicle accident.

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760. The method of claim 759, wherein the parties comprise an insured party and a claimant party.

761. The method of claim 759, wherein the parties comprise one or more witnesses.

25

762. The method of claim 759, wherein the information regarding the parties involved in the vehicle accident comprises a description of the vehicle accident provided by at least one of the parties.

30 763. The method of claim 753, wherein the claim data comprises a location, a date, and

a time of the vehicle accident.

764. The method of claim 753, wherein the claim data comprises who reported the vehicle accident, to whom the vehicle accident was reported, and whether police were
5 called.

765. The method of claim 753, wherein the claim data comprises content of a police report regarding the vehicle accident.

10 766. The method of claim 753, wherein the claim data comprises whether there were injuries in the vehicle accident.

767. The method of claim 753, wherein the claim data comprises a jurisdiction in which the vehicle accident occurred.
15

768. The method of claim 767, wherein the jurisdiction comprises a state or a territory of the United States.

769. The method of claim 753, wherein the claim data comprises a number of vehicles
20 involved in the vehicle accident.

770. The method of claim 753, wherein the data comprises a type of the at least one vehicle involved in the vehicle accident.

25 771. The method of claim 770, wherein the type of the at least one vehicle is an automobile or a light truck.

772. The method of claim 753, wherein the assessment of the vehicle accident comprises a graphical representation of an accident type.
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773. The method of claim 772, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

774. The method of claim 753, wherein the assessment of the vehicle accident comprises a graphical representation of a roadway configuration at a location of the vehicle accident.

775. The method of claim 774, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

776. The method of claim 753, wherein the assessment of the vehicle accident comprises an impact point of the at least one vehicle involved in the vehicle accident.

777. The method of claim 776, wherein the impact point is represented graphically.

778. The method of claim 776, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

779. The method of claim 753, wherein the assessment of the vehicle accident comprises a description of the vehicle accident.

780. The method of claim 753, wherein the assessment of the vehicle accident comprises environmental conditions at a location of the vehicle accident.

5 781. The method of claim 780, wherein the environmental conditions comprise a construction zone, an obstructed view or glare, a road condition, a road character, a road defects, a defective traffic control, or visibility.

782. The method of claim 753, wherein the assessment of the vehicle accident
10 comprises a condition of a driver of the at least one vehicle involved in the vehicle accident.

783. The method of claim 782, wherein the condition of the driver comprises an effect
15 of alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, or driver illness.

784. The method of claim 753, wherein the assessment of the vehicle accident comprises human actions.

20 785. The method of claim 784, wherein the human actions comprise following too closely, driving with headlights off, driving at an unsafe speed, a sudden stop or swerve, a failure to take evasive action, driving with high beams on, an improper lane change, improper parking, or improper signaling.

25 786. The method of claim 753, wherein the assessment of the vehicle accident comprises an assessment of a condition of the at least one vehicle involved in the accident.

787. The method of claim 786, wherein the condition comprises defective equipment.
30

788. The method of claim 753, wherein the assessment of the vehicle accident comprises a speed limit at a location of the vehicle accident.

5 789. The method of claim 753, wherein the assessment of the vehicle accident comprises a speed of the at least one vehicle involved in the vehicle accident.

790. The method of claim 753, wherein the assessment of the vehicle accident comprises identification of traffic controls at a location of the vehicle accident.

10 791. The method of claim 790, wherein the traffic control is selected from the group consisting of a red light, a yellow light, a green light, a left turn arrow, a right turn arrow, a stop sign, a yield sign, a flashing red light, a flashing yellow light, a police officer signaling stop, a police officer signaling proceed, a crossing guard signaling proceed, a crossing guard signaling stop, a flagger signaling proceed, a flagger signaling stop, another person signaling proceed, another person signaling stop, an emergency vehicle, and a school bus.

15 792. The method of claim 753, wherein the assessment of the vehicle accident comprises a determination of whether traffic control devices were obeyed by the at least one vehicle involved in the vehicle accident.

20 793. The method of claim 753, wherein the assessment of the vehicle accident comprises a determination of whether traffic controls were defective at a location of the vehicle accident.

25 794. The method of claim 753, wherein the assessment of the vehicle accident comprises a determination of whether the at least one vehicle involved in the vehicle accident was defective.

30 795. The method of claim 753, wherein the assessment of the vehicle accident

comprises a determination of whether roadway debris was present at a location of the vehicle accident.

5 796. The method of claim 753, wherein the assessment of the vehicle accident comprises a determination of whether roadway defects were present at a location of the vehicle accident.

10 797. The method of claim 753, wherein the assessment of the vehicle accident comprises a determination of whether there was a child in the at least one vehicle involved in the vehicle accident.

15 798. The method of claim 753, wherein the assessment of the vehicle accident comprises a determination of whether the at least one vehicle involved in the vehicle accident were engaged in commercial use at a time of the vehicle accident.

799. The method of claim 753, wherein the assessment of the vehicle accident comprises a determination of whether occupants in the at least one vehicle involved in the vehicle accident were wearing seatbelts.

20 800. A system, comprising:

a CPU;

a data memory coupled to the CPU; and

25 a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein the computer programs are executable to implement a method for estimating liability, the method comprising:

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providing claim data regarding a vehicle accident via a graphical user interface;

providing data regarding at least one vehicle involved in the vehicle accident
via the graphical user interface;

5

providing an assessment of the vehicle accident via the graphical user
interface; and

10

storing the claim data regarding the vehicle accident, the data regarding at least
one vehicle involved in the vehicle accident, and the assessment of the
vehicle accident in the data memory.

801. A carrier medium comprising program instructions, wherein the program
instructions are computer-executable to implement a method comprising:

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providing claim data regarding a vehicle accident to a computer system via a
graphical user interface;

20

providing data regarding at least one vehicle involved in the vehicle accident to the
computer system via the graphical user interface;

providing an assessment of the vehicle accident to the computer system via the
graphical user interface; and

25

storing the claim data regarding the vehicle accident, the data regarding at least one
vehicle involved in the vehicle accident, and the assessment of the vehicle
accident in a memory associated with the computer system.

802. A method, comprising:

30

providing a computer system configured to access a memory, wherein the memory comprises sets of characteristics regarding one or more past or theoretical accidents, and wherein at least one characteristic in the sets of characteristics is an accident type;

displaying the accident type as a graphical image in a graphical user interface; and

selecting a graphical image of an accident type corresponding to an accident type of a real accident.

803. The method of claim 802, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

804. The method of claim 802, wherein the real accident comprises a vehicle accident.

805. The method of claim 802, wherein the real accident comprises a two vehicle accident.

806. A system for estimating liability, comprising:

a CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein the computer programs are executable to implement a method for estimating liability,

the method comprising:

5 accessing the data memory, wherein the data memory comprises sets of
 characteristics regarding one or more past or theoretical accidents, and
 wherein at least one characteristic in the sets of characteristics is an
 accident type;

10 displaying the accident type as a graphical image in a graphical user interface;
 and

 selecting a graphical image of an accident type corresponding to an accident
 type of a real accident.

15 807. A carrier medium comprising program instructions, wherein the program
 instructions are computer-executable to implement a method comprising:

20 providing a computer system configured to access a memory, wherein the memory
 comprises sets of characteristics regarding one or more past or theoretical
 accidents, and wherein at least one characteristic in the sets of characteristics is
 an accident type;

 displaying the accident type as a graphical image in a graphical user interface; and

25 selecting a graphical image of an accident type corresponding to an accident type of a
 real accident.

808. A method, comprising:

30 providing a computer system configured to access a memory, wherein the memory
 comprises sets of characteristics of one or more past or theoretical accidents, and

wherein at least one characteristic in the sets of characteristics is a roadway configuration;

displaying the roadway configuration as a graphical image in a graphical user interface; and

selecting a graphical image of a roadway configuration corresponding to a roadway configuration of a real accident.

809. The method of claim 808, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

810. The method of claim 808, wherein the real accident comprises a vehicle accident.

811. The method of claim 808, wherein the real accident comprises a two vehicle accident.

812. A system for estimating liability, comprising:

a CPU;

a data memory coupled to the CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein the computer programs are executable to implement a method for estimating liability, the method comprising:

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5 accessing the data memory, wherein the data memory comprises sets of
 characteristics regarding one or more past or theoretical accidents, and
 wherein at least one characteristic in the sets of characteristics is a
 roadway configuration;

 displaying the roadway configuration as a graphical image in a graphical user
 interface; and
10 selecting a graphical image of a roadway configuration corresponding to a
 roadway configuration of a real accident.

813. A carrier medium comprising program instructions, wherein the program
 instructions are computer-executable to implement a method comprising:
15 providing a computer system configured to access a memory, wherein the memory
 comprises sets of characteristics of one or more past or theoretical accidents, and
 wherein at least one characteristic in the sets of characteristics is a roadway
 configuration;

20 displaying the roadway configuration as a graphical image in a graphical user
 interface; and
 selecting a graphical image of a roadway configuration corresponding to a roadway
25 configuration of a real accident.

814. A method, comprising:
 providing a computer system configured to access a memory, wherein the memory
30 comprises sets of characteristics regarding one or more past or theoretical

accidents, and wherein at least one characteristic in the sets of characteristics is an impact point for a vehicle involved in a past or theoretical accident;

displaying the impact points as a graphical image in a graphical user interface; and

5

selecting a graphical image of an impact point corresponding to an impact point for a vehicle involved in a real accident.

815. The method of claim 814, wherein the impact point is selected from the group
10 consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

816. The method of claim 814, wherein the graphical image of the impact point
15 comprises a graphical representation of a vehicle, wherein the vehicle is divided into two or more sections, and wherein the sections correspond to impact points.

817. The method of claim 814, wherein the real accident comprises a vehicle accident.

20 818. The method of claim 814, wherein the real accident comprises a two vehicle accident.

819. A system for estimating liability, comprising:

25 a CPU;

a data memory coupled to the CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to
30 store one or more computer programs executable by the CPU, and wherein the

computer programs are executable to implement a method for estimating liability,
the method comprising:

5 accessing the data memory, wherein the data memory comprises sets of
 characteristics regarding one or more past or theoretical accidents, and
 wherein at least one characteristic in the sets of characteristics is an impact
 point for a vehicle in one of the a past or theoretical accidents;

10 displaying the impact point as a graphical image in a graphical user interface;
 and

 selecting a graphical image of an impact point corresponding to an impact
 point for a vehicle in a real accident.

15 820. A carrier medium comprising program instructions, wherein the program
 instructions are computer-executable to implement a method comprising:

20 providing a computer system configured to access a memory, wherein the memory
 comprises sets of characteristics regarding one or more past or theoretical
 accidents, and wherein at least one characteristic in the sets of characteristics is
 an impact point for a vehicle involved in a past or theoretical accident;

 displaying the impact points as a graphical image in a graphical user interface; and

25 selecting a graphical image of an impact point corresponding to an impact point for
 a vehicle involved in a real accident.

821. A method, comprising:

30 providing to a computer system at least two real sets of characteristics relating to a

real accident;

wherein content of one or more of the at least two real sets of characteristics
corresponds to at least one witness statement regarding the real accident;

5

comparing the content of the at least two real sets of characteristics relating to the
real accident; and

determining inconsistencies between the at least two real sets of characteristics
10 relating to the real accident based on the comparison.

822. The method of claim 821, wherein the accident comprises a vehicle accident, and
wherein the at least two real sets of characteristics are selected from the group
consisting of speed of at least one vehicle, whether brakes were applied, whether
15 signaling was improper or nonexistent, whether a vehicle yielded, a road condition, a
road character, a road defects, a defective traffic control, visibility, whether a driver
was wearing required corrective lenses, a distance between the vehicles prior to the
accident, whether headlights were off, presence of an animal, a pedestrian, or another
vehicle, whether a vehicle made a sudden stop or swerve, whether taillights or
20 brakelights were off, unsafe backing, whether there was a failure to take evasive
action, whether a vehicle had high beams on, and whether a lane change was
improper.

823. The method of claim 821, wherein the real accident comprises a vehicle accident.
25

824. The method of claim 821, wherein the real accident comprises a two vehicle
accident.

825. A system for estimating liability, comprising:
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a CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein the computer programs are executable to implement a method for estimating liability, the method comprising:

providing at least two real sets of characteristics relating to a real accident;

wherein content of one or more of the at least two real sets of characteristics corresponds to at least one witness statement regarding the real accident;

comparing the content of the at least two real sets of characteristics relating to the real accident; and

determining inconsistencies between the at least two real sets of characteristics relating to the real accident based on the comparison.

826. A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method comprising:

providing to a computer system at least two real sets of characteristics relating to a real accident;

wherein content of one or more of the at least two real sets of characteristics corresponds to at least one witness statement regarding the real accident;

comparing the content of the at least two real sets of characteristics relating to the real accident; and

determining inconsistencies between the at least two real sets of characteristics relating to the real accident based on the comparison.

827. A method, comprising:

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providing to a computer system one or more real sets of characteristics relating to a real accident, wherein the one or more real sets of characteristics comprise one or more witness statements of the real accident;

10

storing the one or more real sets of characteristics in a memory of the computer system;

15

estimating a credible set of characteristics of the real accident, wherein the credible set of characteristics is estimated based on one or more physical measurements of the real accident;

storing the credible set of characteristics in the memory;

20

comparing the one or more real sets of characteristics to the credible set of characteristics;

determining a number of inconsistencies between the one or more real sets of characteristics and the credible set of characteristics; and

25

identifying a credible witness statement, wherein the credible witness statement corresponds to one of the one or more real sets of characteristics with the least number of inconsistencies with the credible set of characteristics.

30

828. The method of claim 827, wherein characteristics of the real set of characteristics and the credible set of characteristics comprise factors relating to speed, time, and

distance in the real accident.

829. The method of claim 827, wherein characteristics of the real set of characteristics
and the credible set of characteristics comprise factors relating to speed of a vehicle
involved in the real accident, stopping distance of the vehicle involved in the real
accident, and stopping time of the vehicle involved in the real accident.

830. The method of claim 827, wherein the physical measurements comprise
measurements of effects of the real accident.

831. The method of claim 827, wherein the physical measurements comprise
measurements of effects of the real accident, and wherein effects of the real accident
comprise length of skid marks and magnitude of vehicle damage.

832. The method of claim 827, wherein the real accident comprises a vehicle accident.

833. The method of claim 827, wherein the real accident comprises a two vehicle
accident.

834. A system for estimating liability, comprising:

a CPU;

a data memory coupled to the CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to
store one or more computer programs executable by the CPU, and wherein the
computer programs are executable to implement a method for estimating liability,
the method comprising:

providing one or more real sets of characteristics relating to a real accident,
wherein the one or more real sets of characteristics comprise one or more
witness statements of the real accident;

5 storing the one or more real sets of characteristics in the data memory;

estimating a credible set of characteristics of the real accident, wherein the
credible set of characteristics is estimated based on one or more physical
measurements of the real accident;

10

storing the credible set of characteristics in the data memory;

comparing the one or more real sets of characteristics to the credible set of
characteristics;

15

determining a number of inconsistencies between the one or more real sets of
characteristics and the credible set of characteristics; and

20

identifying a credible witness statement, wherein the credible witness statement
corresponds to one of the one or more real sets of characteristics with the
least number of inconsistencies with the credible set of characteristics.

835. A carrier medium comprising program instructions, wherein the program
instructions are computer-executable to implement a method comprising:

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providing to a computer system one or more real sets of characteristics relating to a
real accident, wherein the one or more real sets of characteristics comprise one
or more witness statements of the real accident;

30

storing the one or more real sets of characteristics in a memory of the computer

system;

estimating a credible set of characteristics of the real accident, wherein the credible
set of characteristics is estimated based on one or more physical measurements
5 of the real accident;

storing the credible set of characteristics in the memory;

10 comparing the one or more real sets of characteristics to the credible set of
characteristics;

determining a number of inconsistencies between the one or more real sets of
characteristics and the credible set of characteristics; and

15 identifying a credible witness statement, wherein the credible witness statement
corresponds to one of the one or more real sets of characteristics with the least
number of inconsistencies with the credible set of characteristics.

836. A method, comprising:

20 providing to a computer system one or more real sets of characteristics relating to a
real accident, wherein the one or more real sets of characteristics comprise one
or more witness statements of the real accident;

25 storing the one or more real sets of characteristics in a memory;

estimating a credible set of characteristics of the real accident, wherein the credible
set of characteristics is determined from physical measurements of the real
accident;

30

storing the credible set of characteristics in the memory;

comparing the one or more real sets of characteristics to the credible set of characteristics;

5

determining a number of inconsistencies between the one or more real sets of characteristics and the credible set of characteristics; and

10

determining a credible real set of characteristics, wherein the credible real set of characteristics correspond to characteristics of the real sets of characteristics that are consistent with characteristics of the credible set of characteristics.

15

837. The method of claim 836, wherein characteristics of the real sets of characteristics and the credible set of characteristics comprise factors relating to speed, time, and distance in the real accident.

20

838. The method of claim 836, wherein characteristics of the real sets of characteristics and the credible set of characteristics comprise factors relating to speed of a vehicle involved in the real accident, stopping distance of the vehicle involved in the real accident, and stopping time of the vehicle involved in the real accident.

839. The method of claim 836, wherein the physical measurements comprise measurements of effects of the real accident.

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840. The method of claim 836, wherein the physical measurements comprise measurements of effects of the real accident, and wherein the effects of the real accident comprise length of skid marks and magnitude of vehicle damage.

30

841. The method of claim 836, wherein the real accident comprises a vehicle accident.

842. The method of claim 836, wherein the real accident comprises a two vehicle accident.

843. A system for estimating liability, comprising:

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a CPU;

a data memory coupled to the CPU; and

10

a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein the computer programs are executable to implement a method for estimating liability, the method comprising:

15

providing one or more real sets of characteristics relating to a real accident, wherein the one or more real sets of characteristics comprise one or more witness statements of the real accident;

20

storing the one or more real sets of characteristics in the data memory;

estimating a credible set of characteristics of the real accident, wherein the credible set of characteristics is determined from physical measurements of the real accident;

25

storing the credible set of characteristics in the data memory;

comparing the one or more real sets of characteristics to the credible set of characteristics;

30

determining a number of inconsistencies between the one or more real sets of

characteristics and the credible set of characteristics; and

determining a credible real set of characteristics, wherein the credible real set of characteristics correspond to characteristics of the real sets of characteristics that are consistent with characteristics of the credible set of characteristics.

844. A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method comprising:

providing to a computer system one or more real sets of characteristics relating to a real accident, wherein the one or more real sets of characteristics comprise one or more witness statements of the real accident;

storing the one or more real sets of characteristics in a memory;

estimating a credible set of characteristics of the real accident, wherein the credible set of characteristics is determined from physical measurements of the real accident;

storing the credible set of characteristics in the memory;

comparing the one or more real sets of characteristics to the credible set of characteristics;

determining a number of inconsistencies between the one or more real sets of characteristics and the credible set of characteristics; and

determining a credible real set of characteristics, wherein the credible real set of characteristics correspond to characteristics of the real sets of characteristics that

are consistent with characteristics of the credible set of characteristics.

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